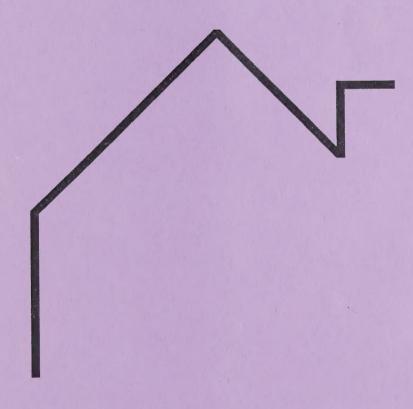
# FARMERSVILLE HOUSING ELEMENT

AN ELEMENT OF THE FARMERSVILLE GENERAL PLAN

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# FARMERSVILLE HOUSING ELEMENT

## AN ELEMENT OF THE FARMERSVILLE GENERAL PLAN



## *In this document, you will learn the following:*

- How many dwellings must be constructed over the next five years to meet Farmersville's expected population growth.
- What Farmersville can do to accommodate those expected housing needs.
- What types of government programs are available to assist lower income families.
- Interesting facts about the makeup of Farmersville's population.
- How well did Farmersville meet the goals of its last Housing Element . . .and more!

Prepared For:

CITY OF FARMERSVILLE

Prepared By:

**COLLINS & ASSOCIATES** 

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CHAPTER 1 • INTRODUCTION



## Chapter 1 • Introduction

#### THE HOUSING ELEMENT

The Housing Element is one of seven General Plan Elements mandated by the State of California. It is intended to guide Farmersville's residential development activity in a manner that is consistent with the community's economic, environmental and social values and achieve the State's goal of providing housing opportunities for all Californians.

The Housing Element is Farmersville's official response to findings by the State Legislature that the availability of decent housing and a suitable living environment for every Californian is a high priority. By identifying local housing needs, adopting appropriate goals and policies, and providing local legislation and programs to meet these needs, local government will be more effective in dealing with the housing needs of its residents.

# WHERE DOES AUTHORITY FOR ADOPTING A HOUSING ELEMENT COME FROM?

Section 65580 of the California Government Code contains directives for preparation of local housing elements. In formulating this section of the Government Code, the Legislature found and declared the following:

- (a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.
- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- (c) The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government.
- (d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate



provision for the housing needs of all economic segments of the community.

(e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

Failure to prepare and adopt a housing element that is substantially in compliance with the State's guidelines for the contents of a housing element, Section 50459 of the Health and Safety Code, can potentially place a city in a legally precarious position.

Buena Vista Gardens Apartments v. City of San Diego Planning Department (1985) 175 Cal. App.3d 289, provided a court interpretation that the City of San Diego had not met the statutory requirements contained in Section 50459 of the Health and Safety Code. In the case of the Committee for Responsible Planning v. City of Indian Wells (1989) 209 Cal. App.3d 1005, the court ruled that the City's housing element failed the inter-element consistency finding and it did not contain the required information specified by Section 50459 of the Health and Safety Code. The ominous result of this ruling is that the court imposed a moratorium, which prevented the City from issuing building permits and approving planning permits - subdivisions, conditional use permits, zone amendments and variances.

### STATE PLANNING LAW

State planning law requires all local jurisdictions to adopt and maintain a General Plan incorporating seven required elements. The law also requires that these general plan elements be consistent with each other. For example, the Farmersville Housing Element may include a policy that states that the city provide adequate sites for a range of housing types, including multi-family residential uses. The Land Use Element would have to be consistent with this policy by designating sufficient land area for this type of development.

Another example of inter-element consistency involves the use of population projections, which is the basis for future land needs for housing units and other urban uses. The Land Use and Housing Elements should use the same population projections in their needs analysis to avoid inter-element inconsistencies.

Farmersville's Housing Element is consistent with other elements in terms of goals, policies and implementation programs. However, many of the other elements of the General Plan were adopted several years ago. Socioeconomic data used in these



elements will not be consistent with those used in this element. As these older elements are updated, they will be amended to include newer socioeconomic information.

#### HOUSING ELEMENT ORGANIZATION

Government Code Section 65583 requires the Housing Element to include these basic components:

- 1. A review of the previous housing element's goals, policies, programs and objectives to determine the effectiveness of each factor and the overall success of the element. The update shall be revised to reflect the results of this review.
- 2. An assessment of Farmersville's housing needs and an inventory of resources and constraints as they relate to the meeting of these needs.
- 3. A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing in Farmersville.
- 4. A program that sets forth a five-year schedule of actions that Farmersville intends to undertake to implement the policies, goals, and objectives of the Housing Element. This will be achieved through the administration of land use and development controls, the provision of regulatory concessions, and the utilization of appropriate federal and state financing and subsidy programs when available.

To incorporate the above requirements, this element is organized into nine chapters.

- Chapter 1 defines the intent of the Housing Element and the relationship of the Element with state directives and other General Plan Elements.
- Chapter 2 reviews the 1984 Housing Element's new construction need with actual development, and a program by program review of the 1984 Element, analyzing why each program worked or did not work.
- Chapters 3 and 4 provide current population, economic, and housing information that serve as a basis for determining current and future housing needs that are established in Chapter 5.



- Chapter 6 provides an inventory of available lands to meet housing needs.
- Chapter 7 provides a discussion of governmental and non-governmental constraints as they impact the ability to provide housing.
- Chapter 8 sets forth the goals and policies of the Housing Element and Chapter 9 includes a five year action plan designed to implement those goals and objectives.

### PLAN AREA

Three geographic areas are significant for purposes of this element. The first is the territory contained within Farmersville's city limits. The development of this territory is controlled by the city through its Land Use Element and zoning ordinance. It is this area that will provide land for Farmersville's short-term housing needs.

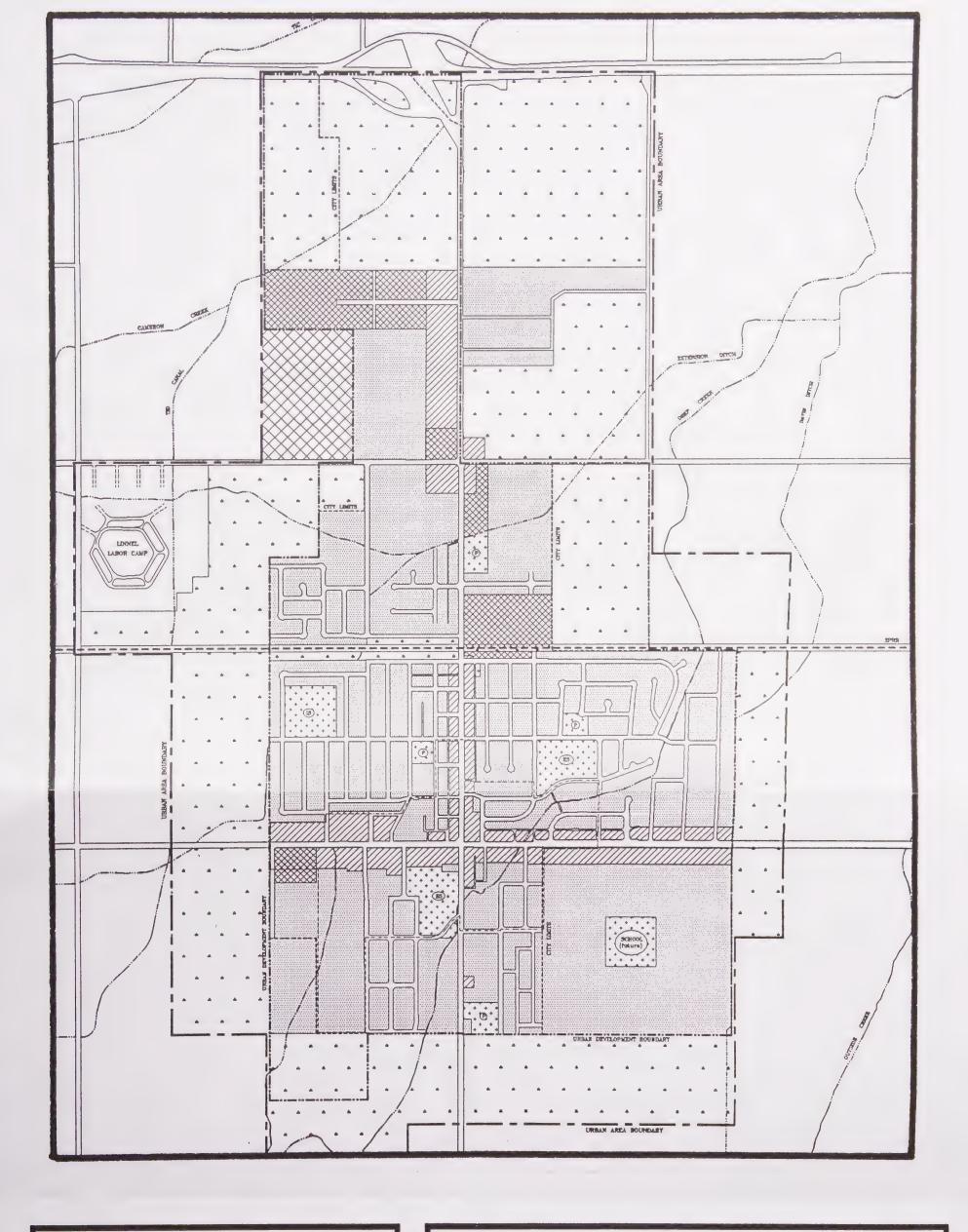
The second area is territory outside the city limits but inside Farmersville's urban development boundary (UDB) line, 20-year growth line. Development of this land generally requires annexation, which is subject to approval by the Tulare County Local Agency Formation Commission (LAFCO). The use of this property is also controlled by Farmersville's Land Use Element. Agricultural zoning is applied to this land by the county to maintain it in agriculture until urbanization is appropriate.

The third area is the "Visalia/Tulare" market area as designated by the Tulare County Association of Governments (TCAG). Market areas are subregions in which there is interaction between employment opportunities and where people choose to live. The 1990 Tulare County Regional Housing Needs Plan provides Farmersville's housing needs to the year 1997 based on this market area.

#### **PLANNING PERIOD**

The time frame for the goals and policies, action plans and implementation strategies contained in the Farmersville Housing Element is five years, 1992 to 1997.





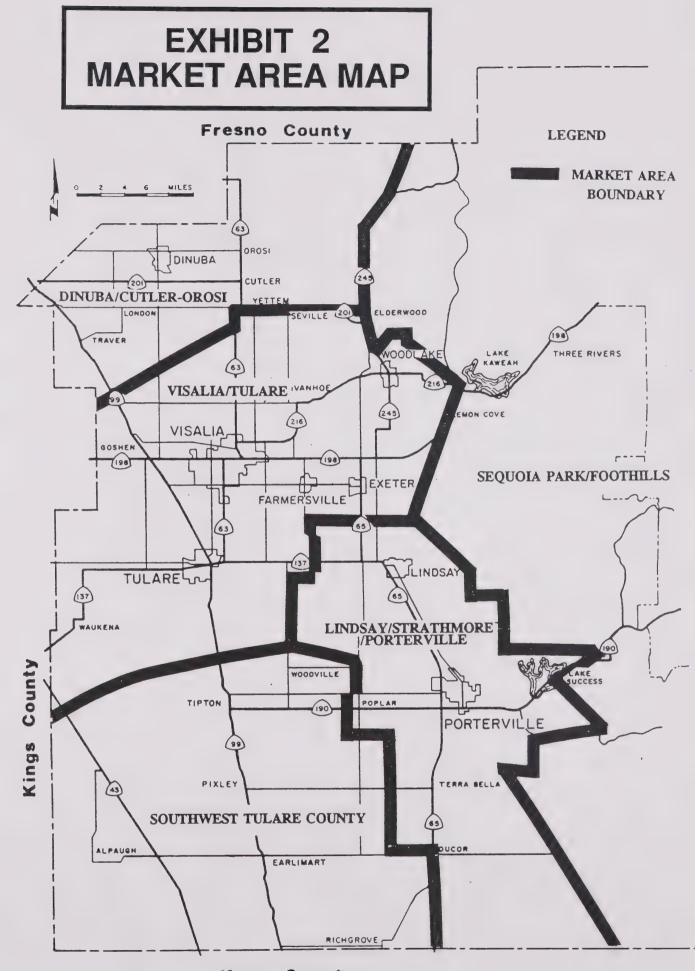
# **EXHIBIT 1**

FARMERSVILLE GENERAL PLAN
HOUSING ELEMENT



# COMMERCIAL INDUSTRIAL RESERVE AGRICULTURE/OPEN SPACE/URBAN RESERVE PUBLIC/QUAST-PUBLIC ELEMENTARY SCHOOL (18)





Kern County





CHAPTER 2 • EVALUATION
OF THE 1984
HOUSING
ELEMENT



## Chapter 2 • Evaluation of the 1984 housing element

The City of Farmersville has reviewed its Housing Element and has evaluated the effectiveness of its housing goals, objectives, and policies in contributing to the attainment of the State and local housing goal. This chapter also reviews Farmersville's *success* in implementating the 1984 Housing Element. The 1992 Housing Element has been revised to reflect the results of this review.

The 1984 Housing Element established a number of objectives, goals and policies for achieving Farmersville's housing needs. The City now has an opportunity to see how successful that element has been. From this review it can learn from those programs that were successful and those that were not successful.

The goals of the 1984 Housing Element were divided into several sections. The first section outlined the objectives and policies of the Element and contained general policy statements designed to guide the City's decision making process where housing issues were concerned. An example of a goal and a related policy contained in this section is as follows:

OBJECTIVE: The City shall encourage the production of 248 new housing units

over the next six years.

POLICY: Investigate using the resources of Self-Help Enterprises (SHE) to

institute new construction programs using FmHA Section 502

construction loans for owner-occupied units.

The second section listed the Element's programs, and was essentially an action plan for implementing the goals and policies. This section is much more specific and contains detailed housing objectives such as the following:

PROGRAM 1: Rehabilitation of 75 deteriorated units.

ACTION: City applies to HUD for single purpose Community Development

Block Grant (CDBG). City contracts with Self-Help Enterprises to

carry out rehabilitation program.

It is apparent that some of the action plan programs are not directly the responsibility of the City of Farmersville. In this case, HUD (Department of Housing and Urban Development) financing is made available by the federal government.



Self-Help Enterprises, a local non-profit organization dedicated to assisting low-income rural families, also plays an important role in the City's housing process. However, it is the City's responsibility to assist these agencies whenever possible.

Table 1 lists the various action plan programs set forth in the 1984 Element and also explains whether or not the goals of each program were achieved.

To determine the results of the 1984 Housing Element, interviews were conducted with development companies and housing agencies such as Tulare County Housing Authority, Tulare County Planning Department, Self-Help Enterprises, and Farmer's Home Administration (FmHA), in addition to records maintained by Farmersville. Unfortunately, in some cases, information from these sources was limited or not available. The 1992 Element will resolve this situation by requiring Farmersville to establish a housing monitoring program so that information on the results of the 1992 Housing Element will be more readily accessible.

The most important event in terms of housing (and development in general) in Farmersville during the 1980's was the declaration of a building moratorium in 1984. The moratorium was declared because the City's wastewater treatment plant had reached its design capacity. The moratorium continued until 1987. No housing development occurred during this period. Expansion of the plant was funded through the sale of certificates of participation in 1986. This followed the failure of the voters to approve an increase in sewer fees in 1984.

Farmersville has had mixed success achieving the goals set forth in the 1984 Housing Element. The 1984 element established a general goal calling for the construction of 248 housing units from 1984 to 1990. The City has seen the construction of only 95 dwelling units during this period.

The Housing Element also established a goal for the production of dwelling types, including single family, multiple family, and mobile home dwellings. The element projected that by 1990, Farmersville should have added 240 single family homes, 46 multiple family dwellings, and no additional mobile homes. Actual construction reveals a different story for Farmersville. As of January 1, 1992, there have been 63 single family homes, 42 multiple family units, and no mobile homes developed in Farmersville, according to City records.

The 1984 Housing Element also established affordability factors for the 286 new dwellings to be constructed in Farmersville. Certain percentages of the 286 units were to be affordable to various income groups, based on income categories established by the State of California. These categories consist of the following:



Income Category	Income limits
Very Low	Earning less than 50 percent of County median income
Low	Earns between 50 and 80 percent of County median income
Moderate	Earns between 80 and 120 percent of County median income
Above Moderate	Earns above 120 percent of County median income

The Element determined that 62 (25%) of the units should be affordable to very low income families; 52 (21%) of the units should be affordable to low income families; 50 (20%) of the units should be affordable to moderate income families; and 84 (34%) of the units should be affordable to above moderate income families.

Table 2 summarizes a "best estimate" at categorizing the affordability of units constructed from 1984 - 1991 in Farmersville. Obviously, the building moratorium severely constricted the City's ability to meet the goals of the 1984 housing element.



## TABLE 1. EVALUATION OF 1984 FARMERSVILLE HOUSING ELEMENT ACTION PLAN

OBJECTIVE	PROGRAM ACTION	FINANCING	RESPONSIBLE AGENCY	TIME FRAME	RESULTS
Rehabilitation of 75 deteriorated units	City applies to HUD for Community Development Block Grant (CDBG). City contracts with Self-Help Enterprises to implement rehab program.	Community Development Block Grant.	HUD, City of Farmersville, Self- Help Enterprises	Ongoing	1983: 31 units; 1984: 23 units; 1987: 21 units; 1988: 29 units; 1989: 22 units; 1990: 20 units.
New construction by private industry to build 50 single family units with below market rate loans.	City participates with Tulare County in County-sponsored Home Mortgage Finance program.	Private lenders using bond funds to offer mortgages at below market interest rates.	City of Farmersville, Tulare County.	1984	The City's building moratorium from 1984 to 1987 prevented accomplishment of this program
Encourage rehabilitation of mobilehome parks and aiding mobilehome residents in ownership.	City will publicize or apply for California Homeownership Assistance Program (CHAP) funds	State Dept. of Housing and Community Development (HCD).	City of Farmersville, Tulare County Housing Authority, or non-profit housing corporation.	1984	Not accomplished. No interest shown on part of the community.
Provide 40 low rental or condominium units for elderly households.	City will work with interested developers.	HUD 202, 231, and FmHA 515 loans. Possible use of California Housing Finance Agency (CHFA).	City of Farmersville, FmHA, HUD.	1985	Not accomplished due to building moratorium and lack of interested developers.
Review City codes and ordinances to encourage housing production.	Ensure that no code discriminates against mobilehomes or modular homes; develop recommendations to implement energy-saving measures; investigate incentives to offer to new mobilehome parks to allow families with children; review zoning ordinance to allow smaller second units on single family lots; adopt a density bonus ordinance.		Farmersville City Council	Ongoing. All programs should be addressed by 1985.	City officials were unable to verify action on these programs.



TABLE 2
DWELLING UNIT/INCOME GOALS OF 1984 HOUSING ELEMENT

		ONES OF THE					
	Goals for Dwelling Types						
	Projected	Percent of	Actually	Percent of			
Dwelling Type	Need	Total	Constructed	Total			
Single Family	240 units	84%	63 units	60%			
Multiple Family	46 units	16%	42 units	40%			
Mobile Homes	0 units	0%	0 units	0%			
	Goals for Incom	ne Groups					
	Projected	Percent of	Actually	Percent of			
Income Group	Need	Total	Constructed	Total			
Very Low	62 units	25%	7 units	7%			
Low	52 units	21%	0 units	0%			
Moderate	50 units	20%	20 units	19%			
Above Moderate	84 units	34%	78 units	74%			

Table 2 documents Farmersville's residential building activity from 1984 through 1991 as it relates to the goals stated in the 1984 Housing Element. The table shows the goals for residential unit type and for income groups and then shows what was actually constructed in each category. For example, the 1984 element called for the construction of 46 multiple family dwelling units, whereas there were actually 42 multiple family units constructed. The 1984 element also called for the construction of 62 units to be affordable to very low income families. The table shows that there were actually only 7 units of this type constructed.

Source: City of Farmersville, 1992.





CHAPTER 3 • COMMUNITY PROFILE



# Chapter 3 • Community profile

In order to establish housing goals and policies, the housing needs of Farmersville must be determined. This section provides an overview of Farmersville's recent growth in terms of population and economic development. The 1990 Tulare County Regional Housing Needs Determination Plan, prepared by the Tulare County Association of Governments should also be referred to for additional information.

Farmersville lies in the eastern side of the central San Joaquin Valley, approximately 10 miles southeast of the City of Visalia (see Exhibit 3).

Farmersville began as an agricultural service and residential community and remains strongly tied to the agricultural economy. The City lies next to the east valley "citrus belt". The winter of 1990 saw a severe freeze wipe out much of the citrus harvest. This in turn, resulted in much of the farmworker community being put out of work. A ripple effect has resulted as some householders were unable to make rent or mortgage payments, or to spend money on other goods. The entire local economy was adversely affected by this natural calamity. Due its close proximity, Farmersville also has strong ties to the economy of Visalia. Many residents of Farmersville commute to Visalia where they hold a variety of jobs.

#### **ETHNICITY**

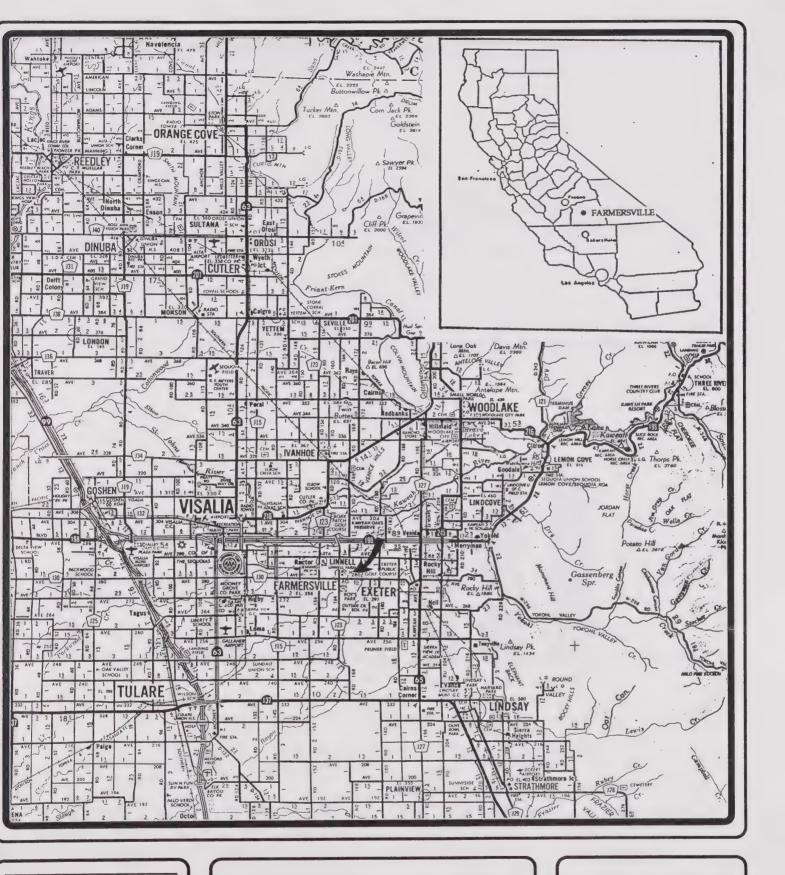
Table 3 shows the ethnic breakdown of the population of Farmersville. The largest ethnic group is Hispanic, with 3,636 persons, followed by white, with 2,502 persons.

TABLE 3 ETHNIC COMPOSITION

	White	Hispanic	Native American	Asian	Other
Population	2,502	3,636	<i>7</i> 5	12	10
Percent	40.1%	58.3%	1.2%	0.2%	0.2%

Table 3 shows that Farmersville's ethnic makeup has a majority of Hispanic persons (over 58 percent of the total population).

Source: U.S. Census Bureau, 1990.



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REGIONAL LOCATION

EXHIBIT NO. 3



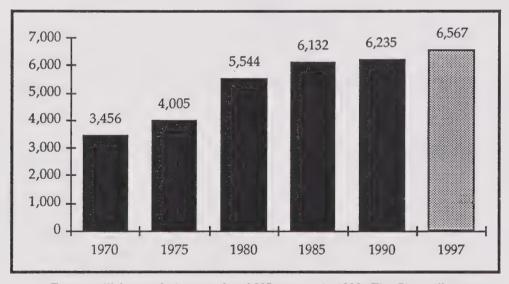
#### **POPULATION**

Farmersville's population has grown moderately since 1980. Table 4 indicates that between 1980 and 1990, the population grew at an average annual rate of 1.2 percent. Farmersville's growth rate is expected to accelerate as it continues to "siphon off" families and homebuyers from the Visalia housing market.

#### **EMPLOYMENT**

One of the largest employment sectors in Tulare County is agriculture. Housing for agricultural employees is not only significant because of the large numbers of

TABLE 4 POPULATION TRENDS 1970 - 1997



Farmersville's population stood at 6,235 persons in 1990. (The City will near 7,000 residents by 1997.

Source: U.S. Bureau of Census 1970, 1980, 1990. Tulare County Association of Governments 1990.

permanent and seasonal employees, which combined make it the largest employment sector, but because the seasonal influx of migrant workers that creates a great demand for temporary housing.

As mentioned previously, Farmersville's economy is tied closely to agriculture and as such, can be heavily impacted when this industry does not perform well. Such was the case with the 1990 winter freeze which affected the citrus industry.



Economy has a direct relationship with the local housing scene. Poor paying jobs and seasonal jobs usually mean that persons cannot afford adequate housing or cannot afford to maintain their homes. It is imperative, therefore, that the City of Farmersville commit itself to economic diversification.

## Other Employment

Although Farmersville's economy is heavily dependent on agriculture, the highest employment category is that of the retail and wholesale trades; professional, service and manufacturing industries also have relatively large numbers of employees. These employment figures reflect Farmersville's location close to Visalia. Table 5 indicates the percentage of persons employed in each sector in 1980. Employment data from the 1990 U.S. Census is not presently available.

TABLE 5 1980 EMPLOYMENT BY INDUSTRY\*

Industry	City of Farmersville	% of total	Tulare County	% of total
		· · · · · · · · · · · · · · · · · · ·		
Agriculture	287	17%	31,000	32.7
Construction	99	6%	3,200	3.4
Manufacturing	244	15%	11,400	12.0
Transportation	22	1%	3,120	3.3
Communications and	45	3%	2,493	2.6
Utilities				
Wholesale/Retail Trade	391	23%	19,090	20.1
Services: Business, repair, personal, recreational, and entertainment	230	14%	10,249	10.8
Professional & related services	287	17%	19,663	20.7
Public Administration	70	4%	3,179	3.3
Total Employed	1,675	100%	94,897	100%

Table 5 lists persons living in Farmersville employed in various industries in 1980. Note that the wholesale and retail trades employ the majority of the City's workforce. \* = Employed persons 18 years of age and older.

Source: U.S. Bureau of Census, 1980.





CHAPTER 4 • HOUSING PROFILE



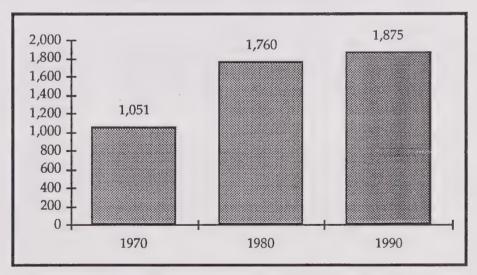
# Chapter 4 • Housing profile

This chapter provides an overview and evaluation of Farmersville's housing stock. Analysis of past housing trends provides a basis for determining the future housing needs of Farmersville.

#### HOUSING CHARACTERISTICS

A review of census data indicates that Farmersville's housing stock grew by 115 units during the period 1980-1990. Data summarized in Table 6 reveals that the number of dwelling units in Farmersville increased from 1,760 in 1980 to 1,875 in 1990, an average annual increase of about 12 units. The actual growth of the housing inventory, however, has not been constant over time.

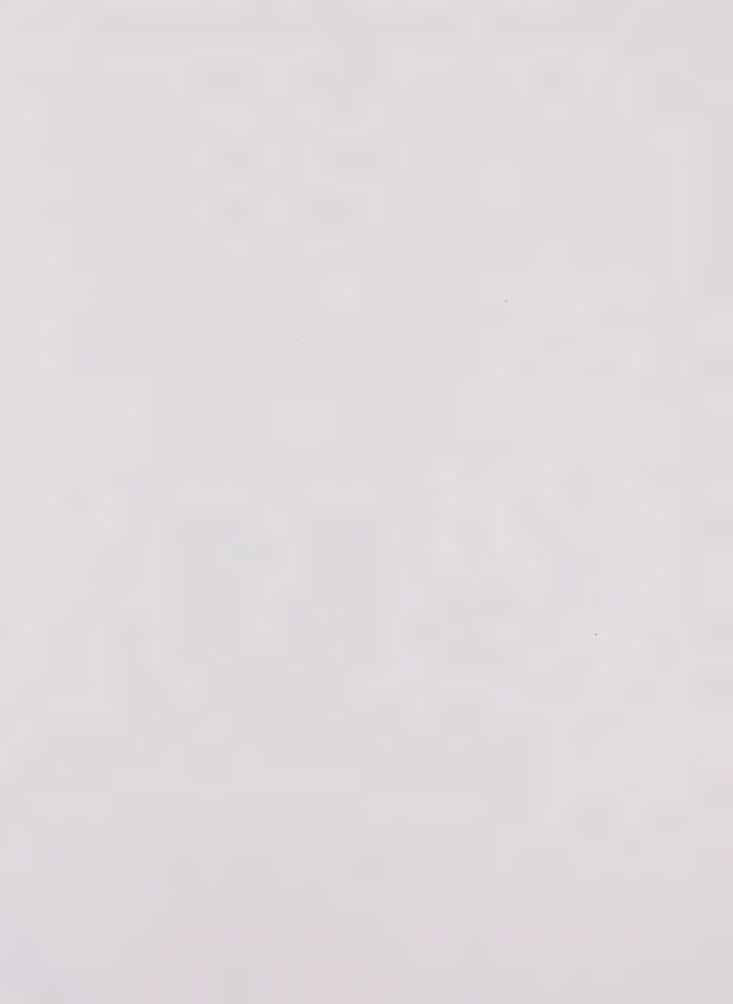
TABLE 6
TOTAL HOUSING UNITS 1980 - 1990



Farmersville added 115 dwelling units from 1980 to 1990, compared to 698 units during the 1970's.

Source: U.S. Bureau of Census 1970, 1980. State Department of Finance, 1990.

The information presented in Table 6 indicates that the growth rate of Farmersville's housing stock decreased markedly during the 1980's in comparison with that experienced during the 1970's. The City's housing stock grew by 66% from 1970 to 1980 but only 7% during the 1980's. Contributing factors of this slowdown resulted from both national and local circumstances. National economic conditions



influenced the cost of housing, including high interest rates, increasing land costs, materials costs, and higher labor costs. Locally, a building moratorium due to a lack of sewer capacity halted development for a part of the decade.

An examination of census data also provides insight into the changing demand for different types of dwelling units within the City. The three basic types of housing units for which data are presented are: single-family detached units, multiple-family units, which range from duplexes to large apartment developments containing many units, and mobile homes located in mobile home parks and on individual lots.

Although the predominant type of dwelling unit continues to be the conventional single-family residence, its predominance has been declining, albeit more slowly in Farmersville than in other area cities of similar size. Comparison of the growth rates of the three dwelling types identified in Table 7 illustrates the change in dwelling type. From 1980 to 1990, the number of single-family dwellings increased by only slightly over 1 percent while multiple-family units and mobile homes experienced significantly higher increases of 11 and 169 percent, respectively.

The proportion of the City's housing supply comprised of multiple-family units has slowly increased from 17.2 percent of the total supply in 1980 to 18 percent in 1990. When compared with other area cities of similar size, this gradual increase in the growth of the apartment stock may signify a local resistance to the development of multiple family units.

Although the number of mobile homes has been relatively small in comparison to single and multi-family residential structures, the percentage increase from 1980 to 1990 has been about 169 percent. The rate of increase in the number of mobile homes suggests that this component of the housing stock may become more significant in the years to come. Clearly, mobile homes provide an important source of affordable housing.



TABLE 7
TOTAL DWELLING UNITS BY TYPE OF STRUCTURE
1980 - 1990

	1980		1990		% increase
Dwelling Type	No. of units	% of total	No. of units	% of total	1980 - 1990
Single-family	1422	80.8%	1441	76.9%	1.3%
Multi-family	302	17.2%	337	18.0%	11.6%
Mobile Homes	36	2.0%	97	5.2%	169.4%
Total:	1760	100%	1,875	100%	

Table 7 illustrates the increasing importance of the multiple family dwelling and the mobile home in providing housing for Farmersville's population. Multiple family dwellings now account for 18 percent of the total housing stock in Farmersville while mobile homes account for over 5 percent - almost a 170 percent increase since 1980.

Source: U.S. Bureau of Census 1980, State Department of Finance, 1990.

#### HOUSEHOLD CHARACTERISTICS

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics must be identified. An analysis of household size, household growth, tenure, and vacancy trends complements the previous analysis of population and housing characteristics.

#### **HOUSEHOLDS**

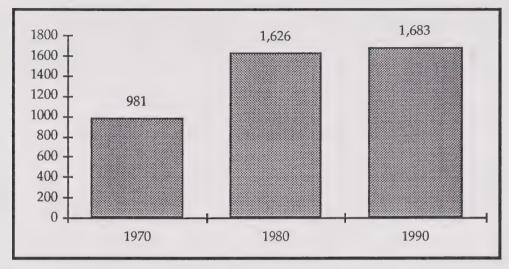
A review of available data shown in Table 8 indicates that the number of Farmersville's households increased by only 57 during the period 1980-1990, a 4 percent increase. A household is defined as a group of persons occupying a single dwelling unit. It is important to know the number of households in a community because each household requires a housing unit.

#### **HOUSEHOLD SIZE**

In 1970, the average number of persons per household unit in Farmersville was 3.5; this number dropped to 3.38 persons per household in 1980. 1990 Census data indicates that the average household size has climbed to 3.7 persons per household (see Table 9). This parallels a similar increase countywide. Farmersville's figure of 3.7 persons per unit signifies an overcrowding problem not uncommon to agricultural communities.



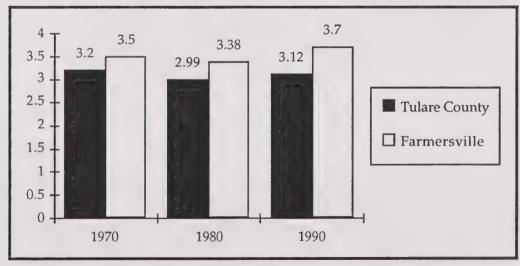
TABLE 8 TOTAL HOUSEHOLDS 1970 - 1990



A household is defined to include all persons who occupy a housing unit. Therefore, there were 1,536 groups of people occupying individual housing units in Farmersville in 1990. The reason that the number does not match the total number of housing units (1,610) in 1990 is that some of the City's housing units were vacant when the survey was conducted.

Source: U.S. Bureau of Census, 1970, 1980, 1990.

TABLE 9 AVERAGE NUMBER OF PERSONS PER OCCUPIED DWELLING UNIT 1970 - 1990



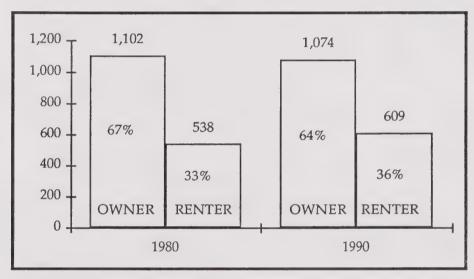
This chart shows that housing in Farmersville suffers from overcrowding problems. In 1990 an average of 3.7 persons occupied each unit. This figure is the highest of all incorporated cities in Tulare County. Source: U.S. Bureau of Census 1970, 1980, 1990.



#### **HOUSING TENURE**

Home ownership within Farmersville decreased by about three percent from 1980 to 1990. The major factor contributing to this trend is felt to be the financial barrier of housing prices outstripping household incomes in recent years. The decreasing ability of families to purchase homes will translate into a need for more rental housing.

TABLE 10 HOUSING TENURE 1980 - 1990



In 1980, 67 percent of Farmersville's housing units were owner occupied while 33 percent were renter occupied. In 1990 the percentage of owner occupied units has dropped to 64% while the percentage of renter occupied units has increased to 36% of all housing units.

Source: Bureau of Census, 1980, 1990.

#### **VACANCY RATES**

The vacancy rate is a measure of the general availability of housing. It also indicates how well the type of units available meet the current housing market demand. A low vacancy rate suggests that families may have difficulty finding housing within their price range; a high vacancy rate may indicate either the existence of deficient units undesirable for occupancy, or an oversupply of housing units.



### TABLE 11 VACANCY RATES 1990

	1990					
FARMERSVILLE						
Owner Occupied	0.9					
Renter Occupied	3.0					
TULARE COUNTY						
Owner Occupied	1.3					
Renter Occupied	4.1					
INCORPORATED CITIES						
Owner Occupied	1.3					
Renter Occupied	4.3					
UNINCORPORATED AREAS						
Owner Occupied	1.2					
Renter Occupied	3.8					
CALIFORNIA						
Owner Occupied	2.3					
Renter Occupied	5.1					

Table 11 shows that the vacancy rate for owner-occupied housing units in Farmersville was 0.9 percent in 1990. This means that 0.9 percent of all owner-occupied units were vacant. Three percent of all rental units were vacant.

Source: U.S. Bureau of Census 1990.

Since 1980, vacancy rates in Farmersville have decreased considerably. In 1980, the vacancy rate for owner occupied units was 2.5 percent and 10.7 percent for renters. The vacancy rates shown in Table 11 are lower than is desired and reflect the overcrowding problem being experienced in Farmersville.





Chapter 5 • Housing Needs



# Chapter 5 • Housing needs

### **Existing Housing Needs**

Like most other areas of the State, Farmersville's goal of providing a decent home and suitable living environment for every family has not yet been achieved. The following analysis of current housing conditions documents Farmersville's housing problems as they relate to various segments of the population.

Housing need is a complex issue, consisting of at least three major components: housing affordability, housing quality, and housing quantity. In addition, certain segments of the population have traditionally experienced unusual difficulty in obtaining adequate housing, including the elderly, the handicapped, female heads of households, the large family, homeless, and farm workers.

## Housing Affordability

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary State goal is the provision of a decent home and a satisfying environment that is affordable. The private sector generally responds to the majority of the community's housing needs through the production

# A primary State goal is the provision of a decent home and a satisfying environment that is affordable

of market-rate housing. There are many components involved in housing costs. Some of these factors can be controlled at the local level, others cannot. It is a primary goal of Farmersville to adopt local policies and procedures which do not unnecessarily add to already escalating housing costs.

Some of the effects or problems which result from increased housing costs include the following:

• <u>Declining Rate of Homeownership:</u> As housing prices and financing rates



climb, fewer people can afford to purchase homes. Households with median and moderate incomes who traditionally purchased homes, compete with less advantaged households for rental housing. This can be expected to result in lower vacancy rates for apartment units and higher rents.

- Overpayment: The cost of housing eventually causes fixed-income, elderly
  and lower income families to use a disproportionate percentage of their
  income for housing. This causes a series of other financial problems often
  resulting in a deteriorating housing stock because the costs of maintenance
  must be sacrificed for more immediate expenses (e.g., food, clothing, medical
  care and utilities).
- Overcrowding: As housing prices climb, lower income households must be satisfied with less house for the available money. This can result in overcrowding, which places a strain on infrastructure. Further, it does not provide a satisfying environment, and eventually causes conditions that contribute to both deterioration of the housing stock and neighborhoods. Buying a new home has become a major problem for many families, particularly first-time home buyers.

The 1990 U.S. Census determined that the median home value in Farmersville was \$50,400. The median home price in 1980 was \$36,000. The Countywide median home value in 1990 was \$73,900. The median value for all incorporated cities in the county was \$66,475.

The Census also determined that the median rent in Farmersville was \$285. This compares with a countywide average of \$324, and \$309 for all incorporated cities. The City's median rent has increased 69.5 percent since 1980, when the median rent was \$198 per month.

The large number of households overpaying for shelter impacts Farmersville in a number of ways. Money that would otherwise be spent on goods and services is being devoted to housing payments. This can have a ripple effect through the entire local economy, especially after events like the winter freeze of 1990 when many people became unemployed. Another effect is that homeowners are unable to spend money on basic upkeep of their homes, resulting in neighborhood deterioration.

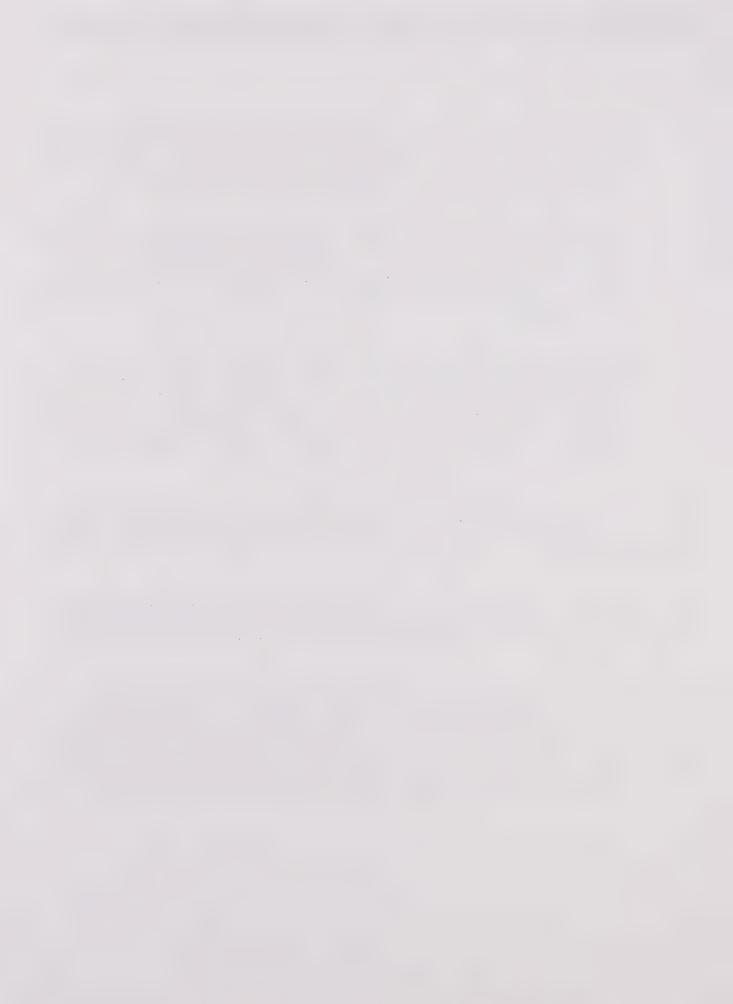


TABLE 12 HOUSEHOLDS SPENDING OVER 25% OF GROSS INCOME FOR HOUSING

	INCOME			CATEGORIES	
	\$0 -	\$5,000 -	\$10,000 -	\$15,000 -	\$20,000 +
_	\$4,999	\$9,999	\$14,999	\$19,999	
Homeowner	49 (40%)	100 (45%)	50 (20%)	12 (8%)	6 (3%)
Renter_	108 (84%)	178 (80%)	0 (0%)	0 (0%)	0 (0%)
Totals	157 (63%)	178 (40%)	50 (15%)	12 (7%)	6 (2%)

Table 12 shows that in 1980, about 84% of Farmersville's very low income (income of \$0 - 4,999 per year) renting households were forced to pay more than 25% of their income for housing while 40% of the City's home-owning very -low income households fell into this category. Combined, 63% of Farmersville's very-low income households were overpaying for housing.

Source: 1980 U.S. Census.

The housing affordability problem has been combated through the provision of subsidized housing, primarily through the Tulare County Housing Authority who assists families in renting private dwellings through the Section 8 Certificate program.

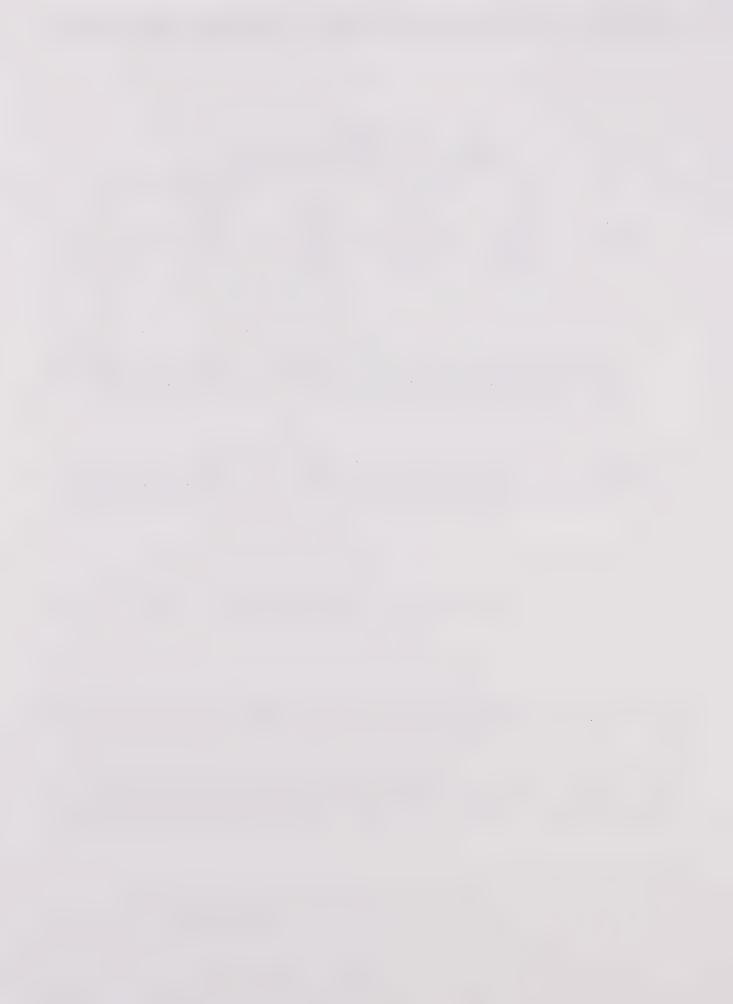
# The Housing Authority in 1991 had 25 Section 8 certificate holders living in Farmersville.

There are currently 25 Section 8 certificate holders living in private market housing in Farmersville. A Section 8 certificate allows a qualified low income family to receive rental assistance from the Housing Authority.

The Housing Authority currently lists 78 families living in Farmersville on the waiting list for a Housing Authority-owned housing unit (there are no Authority-owned units within Farmersville). It is important to realize that this list can fluctuate daily.

# **Housing Quality**

A housing quality survey was conducted as a part of the 1991 Housing Element (and



to assist Self-Help Enterprises on a separate project). In this survey, each dwelling unit was evaluated for its physical condition. The survey revealed that a significant number of dwelling units are substandard. Of the 1,840 dwellings surveyed, 706, or 38.4 percent were rated as substandard. One hundred fifty of these substandard units were further surveyed using a four-tier rating system. The four categories used are based on a State Department of Housing and Community Development point rating system, and are as follows:

- 1) Minor: Structure needs minor roof repair, patching, or painting.
- 2) Moderate: Structure needs upgrading or repair of major structural systems.
- 3) Substantial: Structure needs reconstruction of basic structural systems.
- 4) Dilapidated: A structure in need of more than two major repairs and/or a high number of minor repairs which makes the rehabilitation of the structure economically unfeasible.

Thirty eight percent of Farmersville's housing stock is in substandard condition

Table 13 summarizes the results of the in-depth survey of 150 units.



TABLE 13 HOUSING QUALITY SURVEY

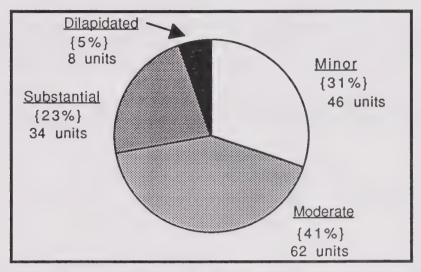


Table 13 demonstrates the results of a survey of 150 substandard dwellings. Five percent of these units were rated as dilapidated and should be demolished.

Source: Collins & Associates 1992.

## Overcrowding

Table 14 shows that about 28 percent of the housing units within Farmersville were overcrowded in 1990. The Bureau of Census defines overcrowded housing units as those having more than one person per room.

Overcrowding is often reflective of one of three conditions: a family or household is living in too small a dwelling, a family is required to house extended family members (i.e. grandparents or grown children and their families living with parents), or a family is renting inadequate living space to non-family members (i.e. families renting to migrant farm workers). Whatever the cause of overcrowding, there is a direct link between overcrowding and housing affordability.

Examples of this condition include the following:

- Homeowners/renters with large families are unable to afford larger dwellings.
- older children wishing to leave home who cannot qualify for a home loan or are unable to make rental payments.



- grandparents on fixed incomes are unable to afford suitable housing or have physical handicaps that force them to live with their children.
- families with low incomes will permit overcrowding to occur in order to derive additional income, or there is an insufficient supply of housing units in the community to accommodate the demand.

The extent of the overcrowding problem is shown on the following table. However, the specific causes cannot be determined without conducting special studies.

TABLE 14
RESIDENTIAL OVERCROWDING

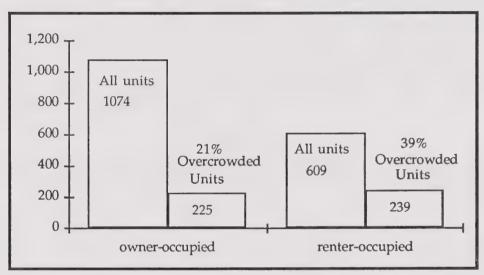


Table 14 reveals that Farmersville is experiencing a serious residential overcrowding problem. Over 21 percent of the owner-occupied units are overcrowded while 39 percent of the renter-occupied units are overcrowded. The U.S Census Bureau defines an overcrowded unit as those having more than one person per room.

Source: U.S. Bureau of Census, 1990.

Overall, renters are almost twice as likely to live in overcrowded conditions as homeowners. This problem is probably related to Farmersville's status as an agricultural community. Not surprisingly, many units become overcrowded especially during peak harvest times. There are a number of ways to address this problem including the addition of bedrooms to existing units, rehabilitation of uninhabitable units and simply, the construction of new units. The problem of overcrowding is further discussed in Chapter 9 (Five Year Action Plan).



### Special Needs

The State Housing Law requires that the special needs of certain disadvantaged groups be addressed. The needs of the elderly, handicapped, large families, female heads of household, and farm workers are discussed below:

### **Elderly Persons**

The special housing needs of the elderly are an important concern of Farmersville since they are likely to be on fixed incomes or have low incomes. Besides this major concern, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails and lower cupboards and counters, to allow greater access and mobility. In addition, the elderly have special needs based on location. They need to have access to shopping centers, medical offices, and public transit. In most instances, the elderly prefer to stay in their own home rather than relocate to a retirement community, and therefore may need assistance to make home repairs. If they decide to relocate, their new home should allow for small pets and possibly space for a garden.

TABLE 15 ELDERLY POPULATION

Household Type	Total Households	Owner Households	Renter Households
Citywide Households	1,683	1,074	609
Elderly Households	405	290	115
Percent Elderly	24.1%	27%	18.9%

An elderly household is one in which the person listed as owner or renter is over 62 years old. Census information indicates that 27 percent of Farmersville's owner-occupied households are elderly while nearly 19 percent of the City's renter-occupied households are elderly.

Source: U.S. Bureau of Census, 1990.

The 1990 Census showed that 638 city residents, or 10.2 percent of the total population were 62 years of age or older. About 24 percent of Farmersville's households were occupied by elderly persons. The 1984 Housing Element classified persons as elderly when they were 65 years old and over. In 1980, 19.2 percent of the city's households were elderly. Farmersville has one senior citizens apartment complex constructed using Farmer's Home Administration financing, the Village Grove apartments, with 44 units. This project was completed in 1980.



### Handicapped Persons

There are many types of handicaps and definitions are a problem. Local government utilizes the definition of "handicapped" person as contained in Section 22511.5 of the California Administrative Code for vehicle and building code enforcement. This definition generally includes those persons with certain levels of impairment related to vision, cardiovascular health, respiratory systems, and use of extremities.

Handicapped persons often require specially designed dwellings to permit free access not only within the dwelling, but to and from the site. Special modifications to permit free access are very important. The California Administrative Code Title 24 requirements mandate that public buildings, including motels and hotels, provide for wheelchair access. Rampways, larger door widths, restroom modifications, and other improvements, enable better access to the handicapped. Such standards are not mandatory of new single family or multi-family residential construction, fewer than ten units.

Like the elderly, the handicapped also have special needs based on location. Many desire to be located near public facilities, and especially near public transportation facilities that provide service to the handicapped.

Unfortunately, recent data on the number of handicapped persons and households in Farmersville are not available. However, using projections based on 1980 data indicates that there are approximately 312 handicapped persons in Farmersville (5% of total population). Additionally, there are about 268 handicapped households in Farmersville, based on a ratio contained in the 1984 Tulare County Housing Element that indicated that the number of handicapped households equals 85.9% of the total number of handicapped persons.

Using these data, it can be projected that Farmersville will have an additional 22 handicapped households by 1997, over four new handicapped households per year. In addition, the Housing Authority indicates that 4 of the 78 families on their waiting list have a disabled/handicapped member.

## Large Family Households

Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also are reflective of a large number that live below the poverty level. Building records indicate that a significant number of



residences constructed in Farmersville have only three bedrooms. This is often inadequate to serve the needs of larger families. An increase in the number of four bedroom homes would work to help alleviate overcrowding problems experienced by large families.

Table 16 indicates the numbers and percentages of those households that had five or more members in 1990. Records show that the number of large families has increased over the past decade. In 1980, about 24 percent of the City's households were classified as large families. In 1990, that figure has increased to about 32 percent of all households. The Housing Authority indicates that 24 of the 78 families on the current waiting list are large families (have five or more persons).

TABLE 16 LARGE FAMILIES

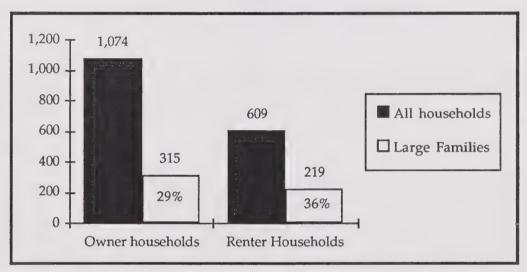


Table 16 shows that approximately 29% of Farmersville's owner-occupied households have five or more persons while 36% of the renter-occupied households fall into this category.

Source: U.S. Bureau of Census, 1990.

## Female Heads of Household

Families with female heads of household are more likely to experience a high incidence of poverty than other households. Table 17 lists the numbers and percentages of those female-headed households where at least one child is present. In 1990, over 14 percent of Farmersville's households were female-headed.

A high poverty level often results in poorly maintained dwellings since income is more apt to be spent on more immediate needs such as food, clothing, transportation and medical care. Since the female's time may be limited to taking



care of basic household chores, earning income, and caring for their children, they may have little time to spend on maintaining their home.

TABLE 17 FEMALE HEADS OF HOUSEHOLD

-	Total Households	Female Headed Households	% of Total Households
Farmersville	1,683	247	14.7%
Tulare County	97,861	12,554	12.8%
California	10,381,206	1,192,180	11.5%

Over 14 percent of Farmersville's households are female-headed. Source: U.S. Bureau of Census, 1990.

The problem of female-headed households is further demonstrated by the fact that of the 78 Farmersville families on the Housing Authority waiting list, 64 percent (50 families) have a female head of household.

#### Homeless

The problem of homelessness is a growing concern in many communities. Due to the number of migrant farm workers constantly passing through the City, it is extremely difficult to determine if Farmersville has a homeless population. The 1990 Census counted no persons living in street or other open locations. Local officials feel that the homeless population is limited to an occasional homeless person "passing through" in addition to seasonal migrant farmworkers. Homeless persons are usually referred to the Visalia or Dinuba rescue missions. The City distributes vouchers that can be used for food and gasoline. Even though the need for housing for the homeless does not appear to be significant, state law requires cities to attempt to provide for the development of homeless shelters. Chapter 9 details an action plan for Farmersville to pursue this goal.

#### Farm Workers

The State Employment Development Department estimates that there were 35,594 workers employed in agriculture in Tulare County 1990. According to the 1990 Tulare County Regional Housing Needs Plan, an "agricultural worker" includes farmers and their unpaid family members, regular and seasonal hired domestic workers, and agricultural workers brought to California under contract from outside



of the United States.

A breakdown of workers by employment relationship appears in Table 18.

TABLE 18 COUNTY AGRICULTURAL EMPLOYMENT BY TYPE OF WORKER 1981

Source: State Employment Development Department, 1990.

Farmersville is located in an agricultural area and is impacted by farmworkers. Information in the 1980 census showed that about 17% of the City's workforce is employed in the agriculture industry. This represents a significant portion of the City's workforce, however, in contrast to other local cities of similar size, it is not the highest employment category percentage in Farmersville - the wholesale and retail trades employed 23% and the professional and related services category also employed 17% of Farmersville's workforce. The 1990 Tulare County Regional Housing Needs Plan projects that Farmersville had 74 predominately farmworker households in 1990 and that there would be 84 such households in 1997 - an increase of 8 households.

Some generalizations about the status of the farmworkers can be made. Many farmworkers are plagued by low incomes. Some workers live in inadequate, unsanitary housing. Further, many employed in agriculture are classified as seasonal farmworkers. The State of California defines seasonal employees as those who are employed less than 150 consecutive days by the same employer. Obviously, this group of workers can encounter special problems in finding housing. Some landlords may not be willing to rent to migrants because of the short length of their stay, coupled with the fact that migrants often overcrowd units to be able to afford rents. As a result of these circumstances, many migrant workers often take whatever shelter is available, even if this means sleeping in the open. As previously noted, Farmersville has the highest persons per unit rate of all cities in Tulare County, as homes and apartments become overcrowded with persons seeking shelter.



To meet the need of migrant farmworkers, Tulare County operates two farm labor housing complexes, at Linnell (about one mile northwest of Farmersville) and Woodville. Together, these complexes provide housing for 366 families. Each facility provides child education and care services, community centers, and water and sewer treatment systems.

There are other, smaller farm labor complexes located in Visalia, Terra Bella, and Tulare. All of the farm labor complexes in Tulare County are operated by the Tulare County Housing Authority. Funding is provided by Farmers Home Administration. It should be noted that the Housing Authority listed 11 farmworker families on its Farmersville waiting list for housing assistance in January 1992. In sum, it can be said that there is a need for additional farmworker housing in the area.

For its own part, the City of Farmersville has the land and services available for the construction of housing geared towards servicing the agricultural community. The City should be willing to work with developers interested in constructed farmworker housing. Indeed, it is agriculture that caused Farmersville to come into being and which will continue to support the City into the forseeable future.

# ANALYSIS OF RESERVED LOW INCOME RESIDENTIAL UNITS AT RISK OF CONVERTING TO MARKET-RATE UNITS

There are several residential rental projects in Farmersville which were constructed or are otherwise subsidized using government funding in the form of low-interest loans or other subsidies. In return for these subsidies, the developers have been required to agree to restrict rental of some or all of the units to persons of lower income. However, these rental restrictions are required to remain in effect only during the term of the mortgage (or other subsidy term). After that point, the owner of the project may charge market rate rents - essentially whatever the market will bear.

There are a number of other governmental programs which can incur rent restrictions of the type mentioned above. These include

- Development loans, such as the Farmer's Home Administration 515 program which can be used to develop low income rental projects.
- Section 8 rent certificates. These are certificates issued to qualified low income individuals that permit them to receive rent subsidies.
- Local density bonus. A municipality may grant an increase above the number



of units that a developer would normally be permitted to build in exchange for the developer agreeing to reserve a certain number of the units for rental to various lower income groups or the elderly.

The State housing law requires that cities determine whether any subsidized rental units are at risk of converting to market rate units within the next ten years, and if there are any, to formulate a program to preserve the affordability controls that are currently in place.

There are no state or federally assisted projects in Farmersville that will expire within the ten-year time frame. Farmersville did grant a density bonus and use redevelopment funds for off-site improvements in the Villa Del Rey apartment project (this project also received CHFA funding). However, affordability controls will not expire within the ten year time-frame.

### PROJECTED HOUSING NEEDS

Information presented in Chapters 2 and 3 documented the recent growth in the population and housing stock of Farmersville. Between 1980 and 1990, the population has increased by over 30 percent, while the total number of housing units has grown by only about 7 percent. Long-range projections indicate that the population of Farmersville will expand from 6,235 in 1990 to 6,567 in 1997.

## Market Demand For Housing

Market rate housing is, by definition, that housing affordable to persons earning more than 120 percent of the county median income. Given the data available on income, housing prices, and employment, the demand for market-rate housing in Farmersville is minor, but may grow as more homebuyers seek out the City as a haven from higher home prices in nearby Visalia. The City is interested in attracting developers of this type of housing to better balance the local housing market.

## Projected Housing Demand for All Income Levels

The 1990 Regional Housing Needs Plan, prepared by the Tulare County Association of Governments, calculated the projected new construction need for the upcoming planning period, 1992 - 1997. The new housing need is the number of new dwelling units that must be constructed between 1991 and 1996 to provide housing for the anticipated population. This projected housing need takes into account the projected number of households, vacancy factors, housing market removals, and



existing housing units in Farmersville. Table 19 shows the new construction need allocation for the City of Farmersville. Lower income groups will continue to constitute the greatest demand for new housing in the future. It is, therefore, imperative that the City commit itself to encouraging and promoting the construction of affordable housing.

TABLE 19 NEW CONSTRUCTION NEED BY INCOME GROUP 1992-1997

Income Group	Units Needed	Percent of total
Very Low	27	31%
Other Low	23	26%
Moderate	19	21%
Above Moderate	19	22%
Total	88	100%

Table 19 shows the number of housing units that will need to be constructed in Farmersville by 1997 to accommodate expected population growth. The table is further broken down to show the needs of various income categories. As demonstrated, the very low income group is expected to constitute the greatest demand for new housing (approximately 27 dwelling units).

Source: Tulare County Association of Governments, 1990.

The new construction need has also been broken down by type of structure. Table 20 provides the number of housing units needed by type.



TABLE 20 NEW CONSTRUCTION NEED BY TYPE OF UNIT 1992-1997

Dwelling Type	Non-Market Rate	Market-Rate
Single Family	53	15
Multi-family	12	3
Mobilehomes	4	1
Total	69	19

Table 20 shows a breakdown of the number of different types of dwellings that will need to be constructed by 1997 to accommodate expected growth. The table is also broken down by income category. Non-market rate homes are those affordable to families earning up to 120 percent of the Tulare County median income (incorporates the very low-, low-, and moderate-income groups discussed throughout this document). As an example, the 1992 Housing Element projects that 53 non-market rate single family dwellings will need to be constructed by 1997 Methods of providing these homes are discussed in the Action Plan in Chapter 9.

Source: Tulare County Association of Governments, 1990.

In addition to the above tables, State law requires that cities establish the maximum number of housing units, by income category, that can be constructed, rehabilitated, and conserved over a five-year time period. These figures are presented in Table 21. Figures for this table represent the quantitative goals of various programs discussed in Chapter 9 (Five Year Action Plan).

TABLE 21 QUANTIFIED HOUSING GOALS

Income Group	New Construction	Rehabilitation	Conservation
Very Low	27	34	200
Low	23	33	200
Moderate	19	33	200
Above-Moderate	19		

Table 21 lists goals for new construction, rehabilitation, and conservation of existing units during the five-year "life" of the Housing Element. Programs to achieve these goals are discussed in Chapter 9 (Five-Year Action Plan). Conservation goals represent weatherization programs conducted through Self-help Enterprises. Source: Collins & Associates, 1992.





CHAPTER 6 • RESIDENTIAL LAND RESOURCES



## Chapter 6 • Residential Land Resources

In order to properly plan for future housing needs, undeveloped lands available for housing within existing city limits and sphere of influence lines must be inventoried.

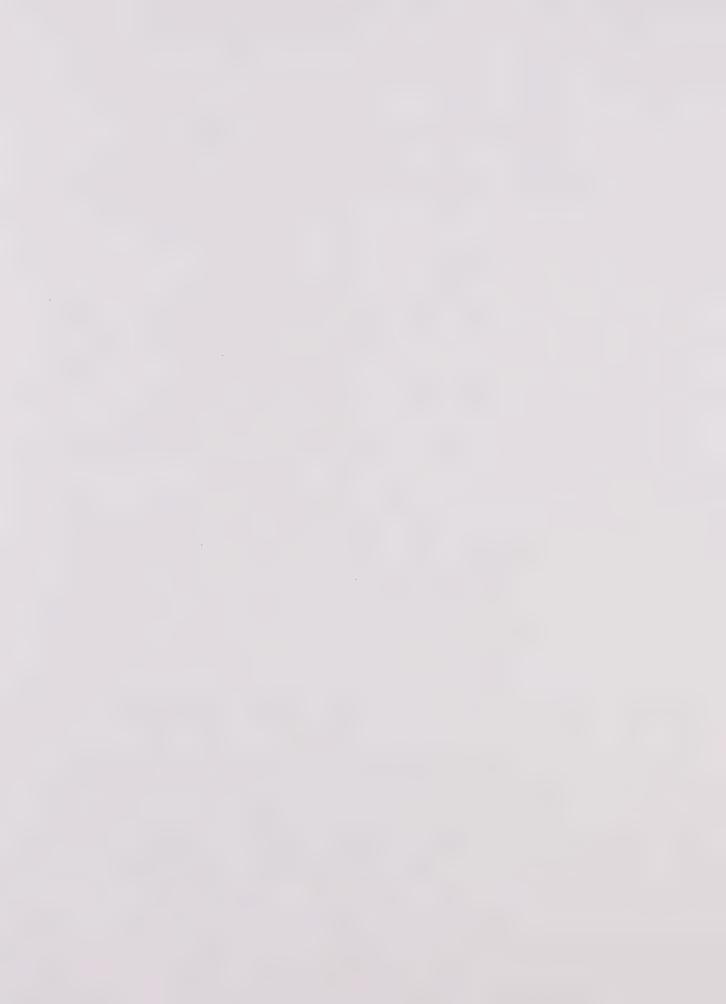
#### **AVAILABLE LAND INVENTORY**

Table 22 itemizes properties reserved for City growth. These properties include vacant lands presently within the city limits that are adjacent to or within reasonable distance from public sewer, water, and street systems (see Exhibit 5) and unincorporated lands on the City fringe that are presently zoned for limited agriculture and designated on the County's General Plan as an urban reserve. These areas will be redesignated and zoned to an urban residential classification upon annexation to Farmersville. Both city and county policies encourage urban development to take place within cities where urban facilities and services are available. The County's Urban Referral Policy requires that all development requests on a city's fringe be referred to that city for annexation.

Development of vacant, by-passed lands within Farmersville's city limits is encouraged in order to protect agricultural lands on the fringe and provide greater utilization of existing infrastructure. In order to encourage development of by-passed parcels, Farmersville could consider amending its policies to permit higher densities given certain locational criteria and where development will not have significant adverse impacts upon adjacent properties. Such criteria may include properties that are contiguous to higher density or other intensive non-residential development, or properties which have a size and shape that may make it difficult to be developed in a manner similar to other surrounding properties.

#### ESTIMATED DWELLING CAPACITY BY LAND USE DESIGNATION/ZONING

State law requires that zoning be consistent with adopted general plans. Farmersville's undeveloped and redevelopable lands have been zoned consistent with the land use element and ultimate development potential may be determined based upon the maximum allowable density of each zoning district. It is more difficult to specify the development potential of fringe area land where County agricultural zoning is in place. However, for planning purposes, future development may be estimated for the residential reserve areas based on average density.



Analysis has shown that Farmersville's Zoning Ordinance and Land Use element are unclear regarding density standards for its multiple family zone (R-M zone). The zoning ordinance does not specify any density for this zone. It does specify a minimum lot size of 9,000 square feet. Typically, density standards spring from policies contained in a city's Land Use Element of the General Plan. With respect to residential density, the Farmersville Land Use Element states:

Specifications of housing type, such as "single family" or "multifamily" are not used in this land use element to avoid specifying how many houses can be developed on an acre. The overall community is proposed for development at single family densities, with the intent to balance the types of residential uses in each neighborhood, thereby allowing flexibility within the community.

This policy runs contrary to provisions contained in the State Housing and Zoning law Section 65302(a):

The land use element shall include a statement of the standards of population density and building intensity recommended for the various districts and other territory covered by the plan.

Currently, persons interested in developing multiple family residential projects are instructed to determine their density by first providing for required setbacks, height limits, parking requirements, open space, and lot coverage. Unfortunately, this lends an element of uncertainty to the development process. A recent apartment complex was developmed with 44 units on about 1.5 acres. This project (which included a density bonus) resulted in a density of about 30 units per acre or one unit per 1,485 square feet - about the same density as many cities' R-3 density standard (1 unit per 1,500 square feet of lot area).

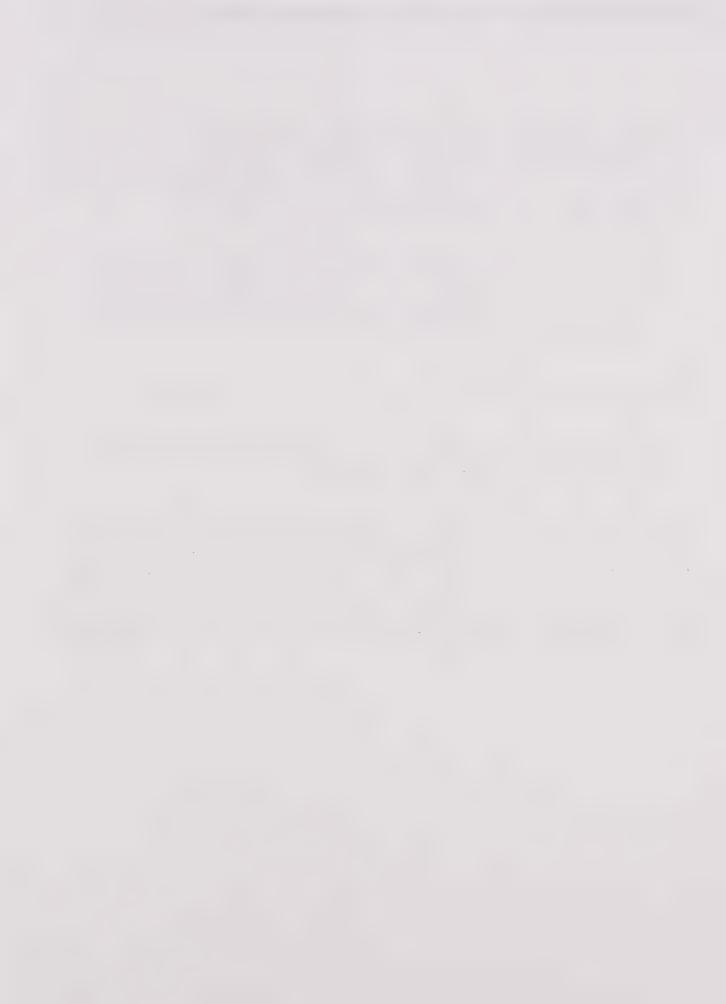


TABLE 22 1990 VACANT RESIDENTIAL LAND INVENTORY

VACANT LAND WITHIN CITY LIMITS (BY ZONE)				
Residential	Vacant	Zone Density	Potential Residential	
Zone	Land (acres)		Units	
R-1	101.3	1/6,000 sq. ft.	551	
R-M	25.3	1/9,000 sq. ft.	92	
U-R	121.9	1/2.5 acres {1/6,000 sq. ft.}	48(663)	
Subtotal:	248.5 acres		691 {1,306} units	
VACANT LAND WITHIN URBAN DEVELOPMENT BOUNDARY				
Residential Land	Vacant	Density	Potential Residential	
Use Designation	Land (acres)	· ·	Units	
Residential	130.2	1/6,000	708	
Agriculture	171.2	potentially 1/6,000 sq. ft.	932	
Subtotal:	301.4 acres		1,640 units	
TOTAL:	549.9 acres		2,331 (2,946) units	

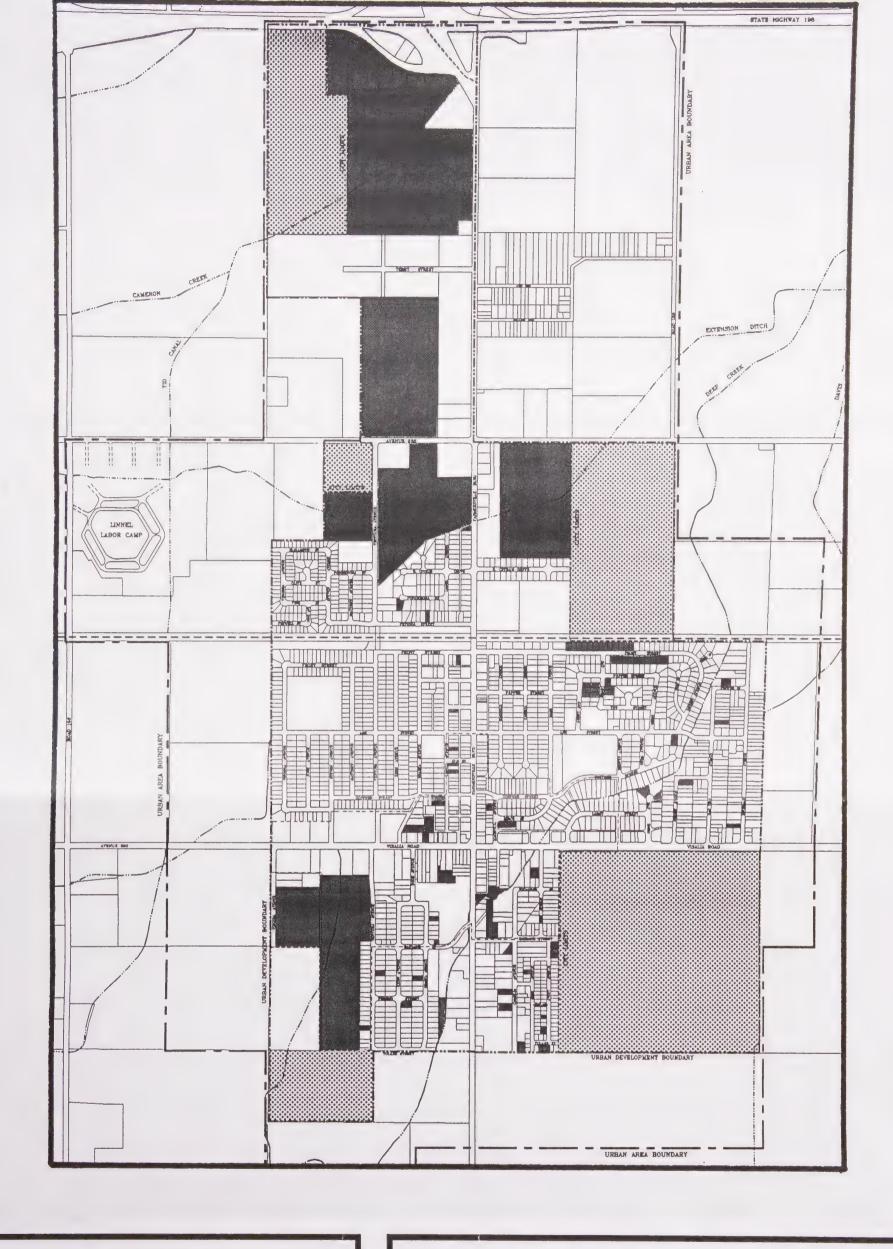
Table 22 shows the potential residential "holding capacity" of Farmersville based on vacant residential land inside City limits and land potentially designated for residential use outside of city limits but within Farmersville's Urban Development Boundary (20 year growth line). For instance, Farmersville currently has about 101 acres of vacant land zoned R-1. Taking into account land required for streets, this acreage could yield about 551 dwelling units. Farmersville also has land zoned "Urban Reserve" (UR). These lands hold the potential for residential zoning and Table 22 has factored these areas in at the R-1 zone density (figures are shown in paragraphs). Areas outside of city limits but within the Urban Development Boundary have been designated either "Residential" or "Agricultural". Table 22 has listed these lands as being potentially converted to R-1 zoning, yielding up to 1,640 units. Clearly, the availability of land is not a constraint to the provision of new housing for Farmersville.

Source: Collins & Associates, 1992.

The estimated number of units could be increased if a developer were to use the density bonus allowed by State law. A density bonus allows a 25 percent increase in overall density if 25 percent of a proposed development is set aside or designated for qualified low- or very low-income families. The estimated number of units could also be increased if homeowners take advantage of the Zoning Ordinance's provision for second units. Farmersville has processed one density bonus permit and ten granny flats since 1985.

Manufactured housing is also considered an important housing alternative,





# **EXHIBIT 4**

FARMERSVILLE GENERAL PLAN
HOUSING ELEMENT



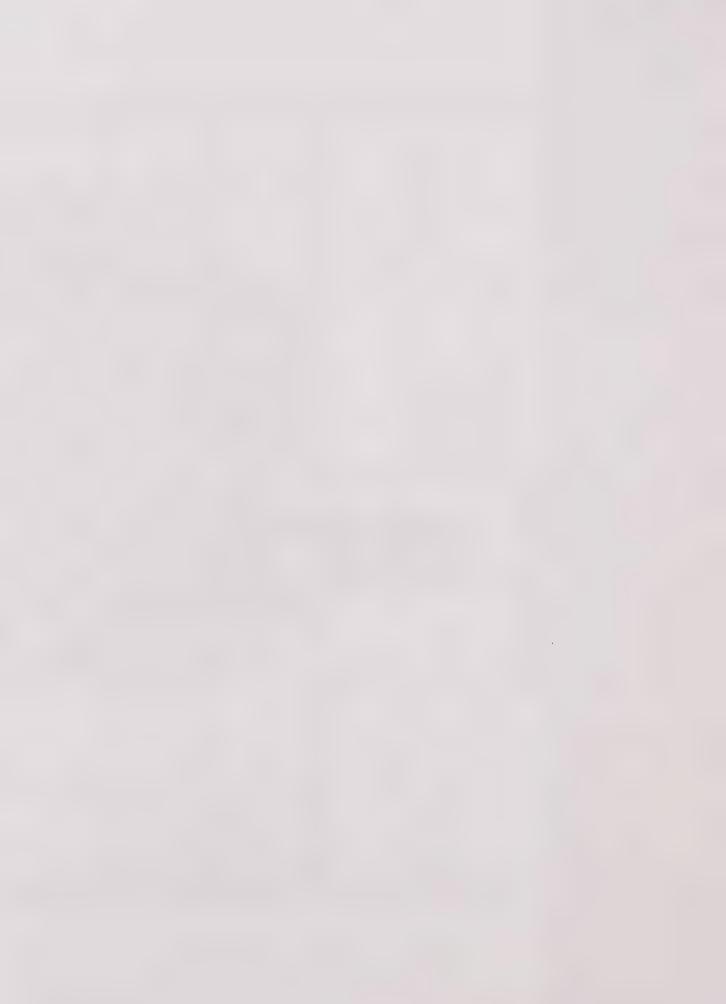
# VACANT LANDS MAP

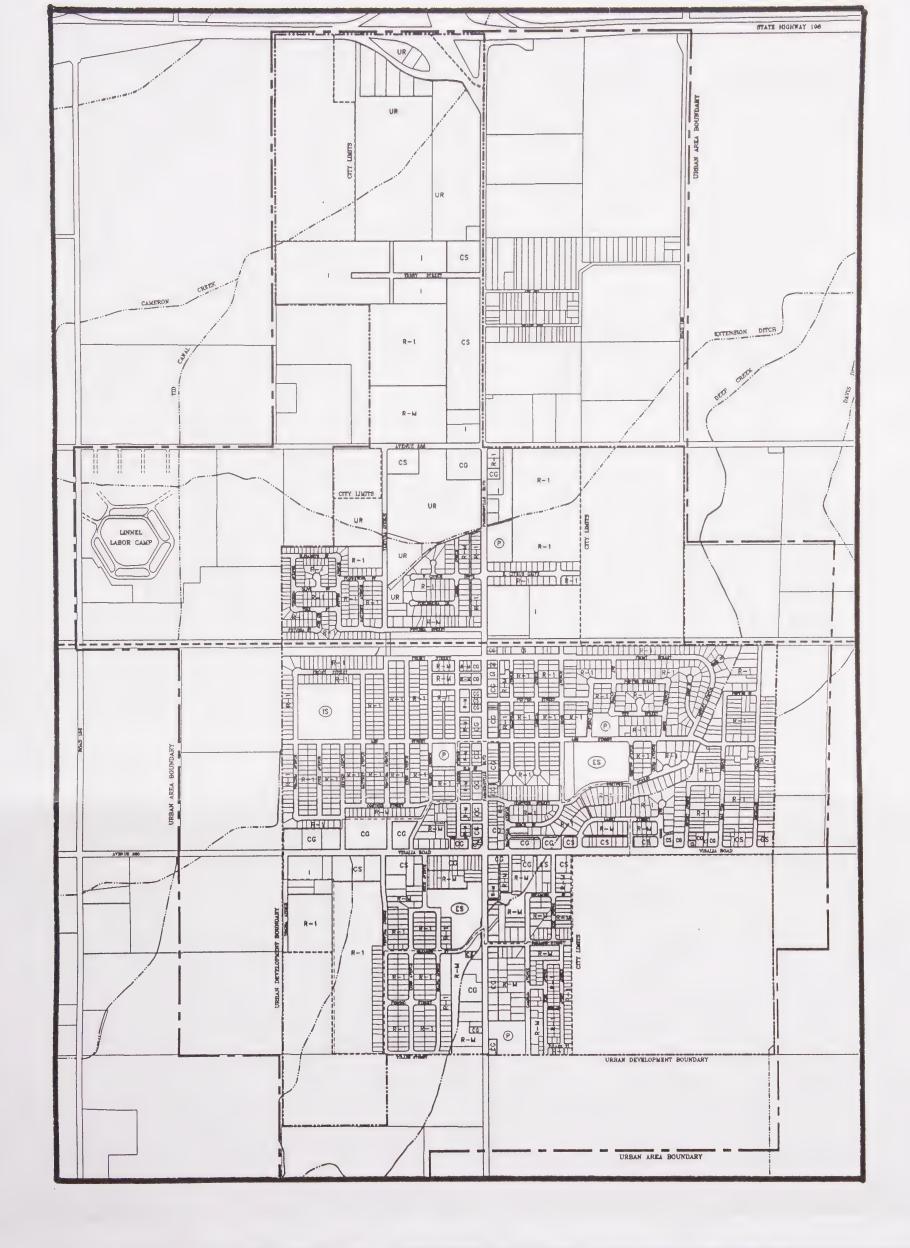


VACANT OR AGRICULTURAL LANDS WITHIN CITY LIMITS THAT ARE ZONED RESIDENTIAL OR URBAN RESERVE



VACANT OR AGRICULTURAL LANDS WITHIN THE URBAN DEVELOPMENT BOUNDARY (UDB)





# **EXHIBIT** 5

FARMERSVILLE GENERAL PLAN
HOUSING ELEMENT



## ZONE MAP

## FARMERSVILLE ZONE DISTRICTS

R-1 SINGLE FAMILY RESIDENTIAL

R-M MULTIPLE FAMILY RESIDENTIAL

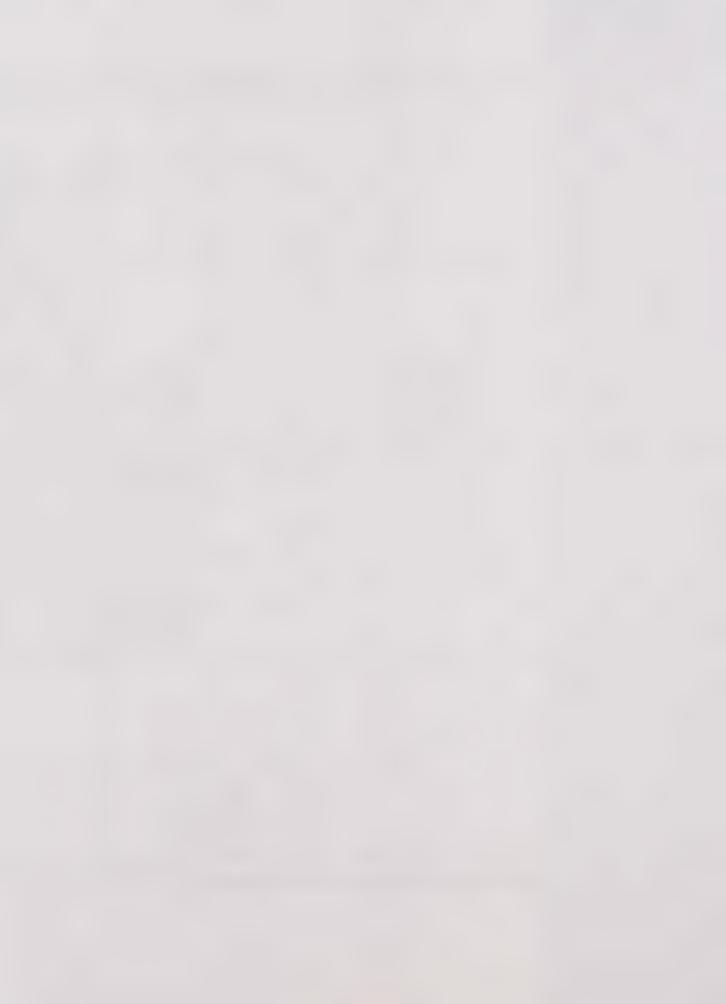
U-R URBAN RESERVE

P-D PLANNED DEVELOPMENT OVERLAY

C-G GENERAL COMMERCIAL

C-S SERVICE COMMERCIAL

O-S OPEN SPACE

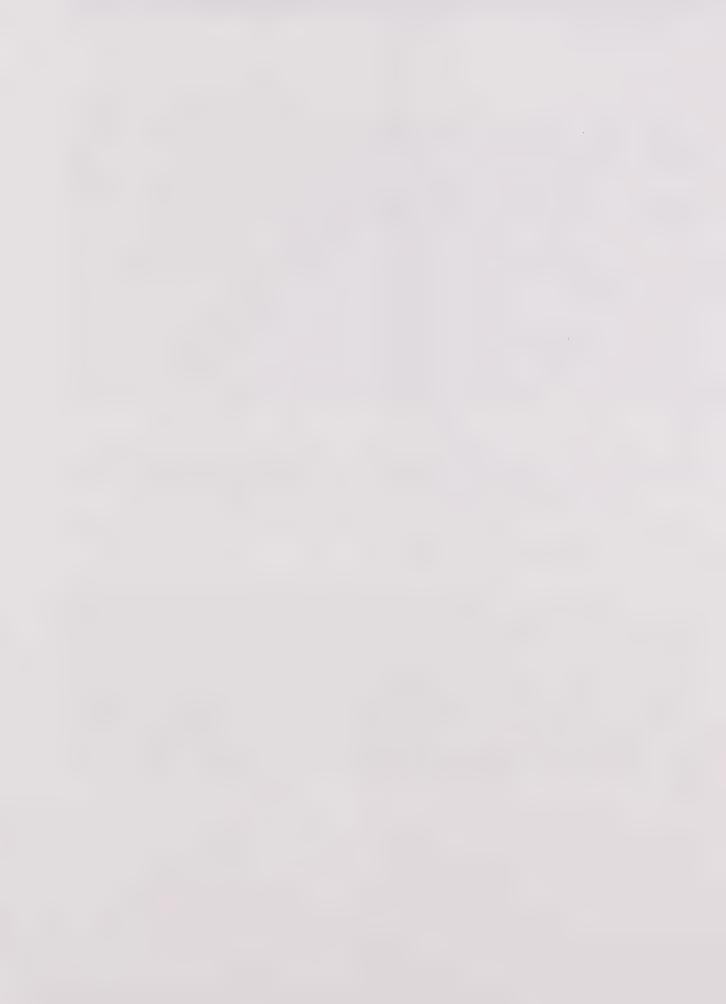


especially as related to serving the needs of lower-income households. Chapters 1571 and 1572, Statutes of 1988, require that manufactured housing must be permitted on permanent foundation systems on all single-family zoned lots, so long as the unit is no more than ten years old on the date of application, and meets federal and optional local standards specified in Government Code Section 65852.3. (A locality may exempt from this provision any place, building, structure, or other object listed on the National Register of Historic Places.) Section 65852.3 specified that local governments may impose architectural requirements on the manufactured home itself which are limited to roof overhang, roofing material, and siding material, so long as the requirements, or any other lot development standards imposed on the manufactured home installation, do not exceed those required for a conventional home on the same lot. Section 65852.4 has been added to the Government Code to specify that a locality may not subject an application to install a manufactured home on a foundation system on a single-family lot to any administrative permit, planning, or development process or requirement unless it is identical to those which would be imposed on a conventional home on the same lot.

Farmersville has enough land designated and zoned for residential uses to potentially accommodate nearly 1,400 residential units,

#### **AVAILABILITY OF PUBLIC FACILITIES**

City policies require that community sewer, water, and adequate streets be provided to all new development. Extension of existing sewer, water and street systems can be accommodated, and much of this infrastructure presently exists adjacent to or near land that can be developed. The City will be shortly updating its sewer and water master plans. The City Engineer has indictated that there are size deficiencies in the sewer lines leading into the wastewater treatment plant. The master plan update will document these deficiencies and set forth a plan of action for upgrading. The wastewater treatment plant is designed to handle 1.25 million gallons per day. Current flows into the plant are about 775,000 gallons per day. Water is provided by five wells with a total pumping rate of 5,140 gallons per minute. Water quality is good.





CHAPTER 7 • DEVELOPMENT CONSTRAINTS



# Chapter 7 • Development constraints

A number of factors affect the ability of the private sector to respond to the demand for housing and constrain the maintenance, improvement, or development of housing for all economic groups. Constraints, however, can generally be translated into increased costs to provide housing and fall into two basic categories: governmental and non-governmental.

#### **GOVERNMENTAL CONSTRAINTS**

Governmental constraints are potential and actual policies, standards, requirements, or actions imposed by the various levels of government on development. Although federal and state programs and agencies play a role in the imposition of governmental constraints, they are beyond the influence of local government and cannot be effectively addressed in this document. Analysis of potential local governmental constraints are as follows.

#### Land Use Controls

Land use controls are basically minimum standards included within the City's Zoning and Subdivision Ordinances. Zoning is essentially a means of insuring that the land uses of a community are properly situated in relation to one another, providing adequate space for each type of development. Zoning regulations control such features as height and bulk of buildings, lot area, yard setbacks, population density and building use. If zoning standards are too rigid and do not allow sufficient land use flexibility, then development costs could increase and development interest may decrease.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the City to control the internal design of each new subdivision so that its pattern of streets, lots and public utilities will be safe, pleasant and economical to maintain. Again, overly restrictive standards will result in greater land development costs and potentially a lack in development interest. Farmersville's land use controls are generally consistent with those enforced by other cities in the region and are not considered to be overly restrictive. In fact, it has been the *lack* of controls in the past which has contributed to some of the housing quality problems plaguing Farmersville today.



# **Building Codes**

Building codes regulate the physical construction of dwellings and include plumbing, electrical, and mechanical divisions. Farmersville follows the 1988 Uniform Building Code as established by State law and as such has little control over State standards.

Building codes are enforced by the Farmersville Building Department through inspections. Inspections normally occur as a result of building permits for new construction, remodels or rehabilitations. Other inspections may result from requests from individuals for assessments of building quality or from enforcement complaints or when the inspector notices construction occurring without permits.

# Site Improvements

Site improvements are regulated by the Subdivision Ordinance, the Zoning Ordinance, and through conditions and standards imposed through the Farmersville Site Plan Review process.

Improvement requirements for housing projects in Farmersville are consistent with most other cities in California. For single family residential subdivisions, the City requires the subdivider to install curbs, gutters, sidewalks, and roadways (56 foot right-of-way with 40 feet of paving); extend sewer and water lines; and provide for storm drainage facilities. For single family residential projects, developers are required to install street trees along every 35 feet of street frontage in new residential subdivisions and landscape a minimum of 75 percent of the front yard setback (including providing a permanent irrigation system). Multiple family projects, in addition to providing the above improvements, are required to provide off-street parking, landscaping and irrigation, and trash enclosures.

Installation of these off-site improvements are considered as "cost of doing business". From the vantage point of the City, these required improvements are necessary to insure that the City is built in a manner that is beneficial to residents of the subdivision and the community.

The following table summarizes on-site development standards for Farmersville's residential zones:



Development Standards	R-1	R-M
Minimum lot size:	6,000 square feet	9,000 square feet
Minimum lot width:	70 feet	70 feet
Minimum lot depth:	No requirement	No requirement
Maximum lot coverage:	No requirement	70%
Front yard setback:	25 feet	15 feet
Rear yard setback:	10 feet	10 feet
Side yard setback:	1 story/5 feet	1 story/5 feet
•	2 story/7.5 feet	2 story/7.5 feet
Parking	2 covered spaces per unit	1.5 covered spaces per unit plus 1 guest space per every 3 units

In conclusion, the analysis of improvement standards for residential developments reveals that for the most part, there are no City requirements that are "out of line" and that constitute a constraint to the provision of affordable housing.

#### **Fees**

Although development processing fees do contribute to the total cost of development, and therefore housing, they generally do not increase the cost of housing to the substantial extent often claimed. However, exactions for development or improvement of infrastructure (such as street lights, streets, water and sewer, etc.) and for public facilities (parks, schools, etc.) can add up to a considerable cost to the developer, and therefore to the consumer.

The City of Farmersville collects processing fees for several different types of planning permits, including subdivision maps, conditional use permits, site plan review, environmental review, General Plan Amendments, zone changes, variances, and others. The fees have been calculated based on average staff processing time, and have also been evaluated in comparison to fees charged by neighboring jurisdictions. Comparisons have shown that Farmersville's fees are comparable to other cities of similar size in the region. The City's fee schedule was last updated in 1990. The fee schedule appears in Table 23.



TABLE 23
PLANNING AND DEVELOPMENT FEES

PLANNING PERMITS	TULARE CO.	EXETER	FARMERSVILLE	WOODLAKE	KERMAN
Annexation	-	750	Cost + 25%	750	600
Zone Change	1550	400	275	350	300
GPA/ZCA	1270 min.	600	1075	800	600
CUP	1570	350	265	350	375
Variance	875	300	75	300	225
Site Plan Review	400	400	125-200	200	150
PUD	2650	1000	780	900	500
Minor Deviation	-	-		-	125
Home Occupation Permit	-	25		65	50
Classification of Use	-	100		100	125
ENVIRONMENTAL (CEQA	λ)				
Initial Assessment	-	-	-	-	\$35/hr
Negative Declaration	120	100		100	100
EIR	cost + 10%	cost+10%+	Cost + 25%	cost + 10%+	cost + 10%
		850		850	
PROPERTY DIVISION					
Certificate of Compliance	420	100	110	75	125
Lot Line Adjustment	330	300	100+15/lot	150	125
Tentative Parcel Map	390 + 175/lot	600	265	600	450
Final Parcel Map	-	600	240	600	-
Tentative Tract Map	585 + 28/lot	500+10/lot	450+10/lot	500 + 50/lot	400+15/lot
Final Tract Map	-	200+10/lot	460+10/lot	50 + 5/lot	-

Source: Collins & Associates, 1991.

Development impact and building permit fees constitute a larger cost than do the planning permit fees discussed above. These fees cover services such as water, sanitary sewer, storm drainage, parks, and schools. However, the fees make up a fairly small part of the cost of a new dwelling. Farmersville's fees are generally comparable to those of surrounding communities. However, it must be remembered that in addition to standard utility connection charges, the City assesses a sewer plant expansion fee. This fee, approved by the City Council in 1988, is being used to fund expansion of the City's sewer plant, which ended a building moratorium that was put into effect for several years during the mid 1980's. Table



24 lists Farmersville's impact fees for single family dwellings. It is not possible to calculate what percentage of the cost of a new home is accounted for by these fees because they are variable.

TABLE 24 FARMERSVILLE IMPACT FEES

	Fee
Sewer	\$450
Sewer plant exp. fee	\$1,950
Water	\$500 - \$525*
Schools	\$1.58/sq. ft.
Parks	0.35/acre per unit
	or fair mkt. value
Storm Drainage	\$2,292/acre

Table 24 shows development impact fees currently assessed by the City of Farmersville. Source: City of Farmersville, 1992.

# **Permit Processing**

The City of Farmersville employs a full-time city planner who processes all of Farmersville's permits, including subdivisions, general plan and zoning amendments, conditional use permits, site plans and variances. Farmersville typically has a limited number of planning permits that are submitted, therefore, processing of permits usually begins within a week of receiving the application. Typical processing times for residential development projects are as follows:

#### Subdivisions:

Tentative Parcel Map: 2 - 3 months Final Map: 2 months

Tentative Tract Map: 2 - 3 months Final Map: 2 months

# **Building Permits:**

Single Family: less than a week



Multi-family: 1 - 2 weeks

#### Other Residential-Related Permits:

Site Plan Review: 45 - 60 days

The time frames shown above are not considered to be overly restrictive.

Farmersville contracts with Tulare County for most of its plan check and building inspection services. However, the City Planner is a trained building inspector and the City plans to have him assume all building inspection duties in the future. In addition to planning services, the City contracts with Quad Engineering, Inc. for engineering services.

One possible constraint identified in the anlysis of the City's permit procedures is the Site Plan Review process. A Site Plan Review permit is required for any building project other than a single family residence and requires the project to be presented and approved at a properly noticed public hearing before the Planning Commission. The permit was originally instated to afford the Planning Commission with an opportunity to be involved in projects that were not otherwise "crossing their desks". A conflict has been set up, therefore, between the need to further involve the public in development projects and the need to process projects in a timely fashion. Chapter 9 includes an action plan for the City to reexamine the Site Plan Review process to determine whether the benefit of public involvement outweighs the constraint to development that this process establishes.

It is generally felt that processing of permits does not constitute a constraint to affordable housing in Farmersville. The City employs a full time building inspector and city planner to conduct same-day request building inspections. The inspector also handles routine building, planning and enforcement duties. The retention of a full time inspector should be of paramount importance to the City. Farmersville contracts with private consultants for engineering services. Processing times are generally consistent with other small municipalities in the region.

#### **NON-GOVERNMENTAL CONSTRAINTS**

Non-governmental constraints are those that are generated by the private sector and that are generally beyond the control of local governments. A few of the impacts of non-governmental constraints can be mitigated to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area.



# Availability and Cost of Financing

Interest rates for both construction and take-out financing have more impact on the affordability of housing than any other one factor. The interest rate, coupled with the availability of financing, is responsible to a large extent for the increasing number of households which cannot afford home ownership. An analysis of the components of monthly housing cost for a typical single-family house costing \$75,000, financed at 9 percent for 30 years, indicated that a \$10,000 reduction in land and development costs results in a 16.2 percent reduction in monthly payment, while a 4 percent reduction in take-out financing interest rates results in a 30.5 percent reduction in monthly payment.

Another study, based on a report by the State of California, reveals the relationship between home financing and income (see Table 25). This table demonstrates that financing is a serious factor (and often an impediment) in the provision of affordable housing.

TABLE 25 HOME COSTS/INCOME RELATIONSHIP FOR \$75,000 HOME AND \$67,500 MORTGAGE

Interest	Term	Principal/	Other	Total	Monthly	Total Monthly	Gross Annual
Rate	(Years)	Interest	Costs		Operating Costs	Cost	Income Req'd.
8%	15	645	62.50	707.50	100.00	807.50	38,760
	30	495		557.50		657.50	31,560
	40	469		531.50		631.50	30,312
9%	15	685		747.50		847.50	40,680
	30	593		655.50		755.50	36,264
	40	521		583.50		683.50	32,808
10%	15	725		787.50		887.50	42,600
	30	592		654.50		754.50	36,216
	40	573		635.50		735.50	35,304

Table 25 shows the relationship between home financing and income required to afford that financing. Using a \$75,000 home as an example, a homebuyer seeking an FHA loan would have to place a ten percent down payment (including closing costs) of about \$7,500. This leaves a home loan (mortgage) of \$67,500. The highlighted example above shows a mortgage obtained at 9% interest to be paid over a period of thirty years. The monthly mortgage payment (including principal and interest) would be \$655.50. "Other" costs (\$62.50 per month) include property tax and insurance. Monthly operating costs (\$100.00 per month) include maintenance, repair, and utilities costs. This adds up to a total monthly housing cost of \$755.50. To avoid paying more than 25% of their income for housing costs, a family would have to earn \$36,264 per year.

Source: Collins & Associates, Planning Consultants, 1992.



To mitigate the impact of current interest rates, local government would have to find a means of subsidizing those rates for the home buyer or developer, or both. This has been accomplished primarily through the sale of mortgage revenue bonds in the past, but the present economic situation coupled with changes in federal law governing the issuance of such bonds, makes this alternative more and more difficult, particularly for the purchase of single family housing.

#### Price of Land

According to the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development cost, although it has much less impact on the maintenance and improvement of existing stock. In 1990, land cost represented an average of 26 percent of the cost of a new home in California. In the City of Farmersville, land costs are approximately 5 - 15 percent of the cost of a new home.

Land in Farmersville is about \$25,000 per acre which is about \$5,000 per lot.

Mitigation measures dealing with land costs which are open to local governments include the use of Community Development Block Grant funds to write down land costs, utilization of government-owned, surplus land for housing projects, and use of tax increment from redevelopment agencies for construction of low - to moderate income housing.

#### **Cost of Construction**

Rising costs of labor and materials have contributed to the non-governmental constraints on housing development and improvement. These costs were a substantial part of the increased housing costs during the 1980's. Builders passed those increases along to the home buyer or renter. Table 26 shows a breakdown of the basic cost of a single family dwelling, including construction costs.



# TABLE 26 ESTIMATE OF NEW HOME CONSTRUCTION COSTS

Undeveloped land cost per acre	\$25,000	
Cost per lot (6,000 sq. ft.)	\$4,596	
Site development TOTAL	\$10,000 \$14,596	\$14,596
Construction cost (\$45/sq. ft.)		
for 1,200 square foot home  Marketing/holding/profit/misc.	\$54,000 \$7,035	
TOTAL	\$61,035	\$61,035
	TOTAL	\$75,361

Table 26 lists a breakdown of the component costs of a typical 1,200 square foot home in Farmersville.

Source: Collins & Associates, 1992.

In addition, one of the most significant results of Proposition 13, passed by the voters of California in 1978, was the severe limitation imposed on the development of infrastructure. These costs can no longer be passed on to the taxpayer by the local jurisdiction and must be borne by the developer, who then must pass them along by increasing the cost of housing or rents.

Local governments can utilize Community Development Block Grant funds to write down the cost of construction, the preferred method being the financing of infrastructure improvements, (ie; water and sewer lines, streets, etc.)

#### MITIGATION OF CONSTRUCTION COSTS CHART

	COST	MITIGATION
1.	Land	Allow smaller lots, land banking, CDBG/Redevelopment cost write-downs.
2.	Improvements	Could reduce level of improvements required. City could fund some improvements.
3.	Fees	Reduce fees



4. Labor Self Help Housing

5. Materials Can not mitigate

6. Administrative costs and profit Reduced if developed by non-profit agency.

Streamline the process

# Lifestyle

Part of the increase in housing costs during the 1970's was due to consumer preference and life style expectations. The size of the typical single family house increased and other services included in the housing package changed, such as number of bedrooms. All of these life style choices have costs associated with them. The trends emerging now, due to governmental and non-governmental constraints and the resulting increase in housing costs, are towards smaller units, smaller lots, and alternatives to the single family detached dwelling.

Although the consumer preference may still tend toward the desire to own a single family home, households are now more willing to accept alternatives to that lifestyle mostly out of necessity. Local government can assist this change by permitting higher densities, and innovative approaches such as zero-lot-line housing and smaller lots.

Despite the increasing costs of housing, Farmersville continues to have among the lowest housing and construction costs in the County. However, incomes are fairly low as well.

# Redevelopment Agency Activities

The City of Farmersville has formed a redevelopment district to aid in the revitalization of the City. A redevelopment district allows cities to gain property taxes from redevelopment areas that would otherwise be lost. These moneys are then used to revitalize areas within the redevelopment district. State redevelopment law requires that 20% of these funds be set aside for use in housing programs for low and moderate income persons. City officials have provided the following yearly estimates of moneys expected to accrue in the Redevelopment Agency's low to moderate income fund during the life of the Housing Element.



1992	\$13,700
1993	\$14,385
1994	\$15,104
1995	\$16,614
1996	\$18.276





CHAPTER 8 • GOALS,
POLICIES, AND
OBJECTIVES



# Chapter 8 • Goals, policies, and objectives

The housing goals, objectives and policies set forth in this Plan are intended to serve as general policy guidelines for Farmersville. Consistent with State and National housing objectives, these goals, objectives and policies reflect a commitment to provide a decent home and suitable living environment for every individual and family.

#### **GOALI**

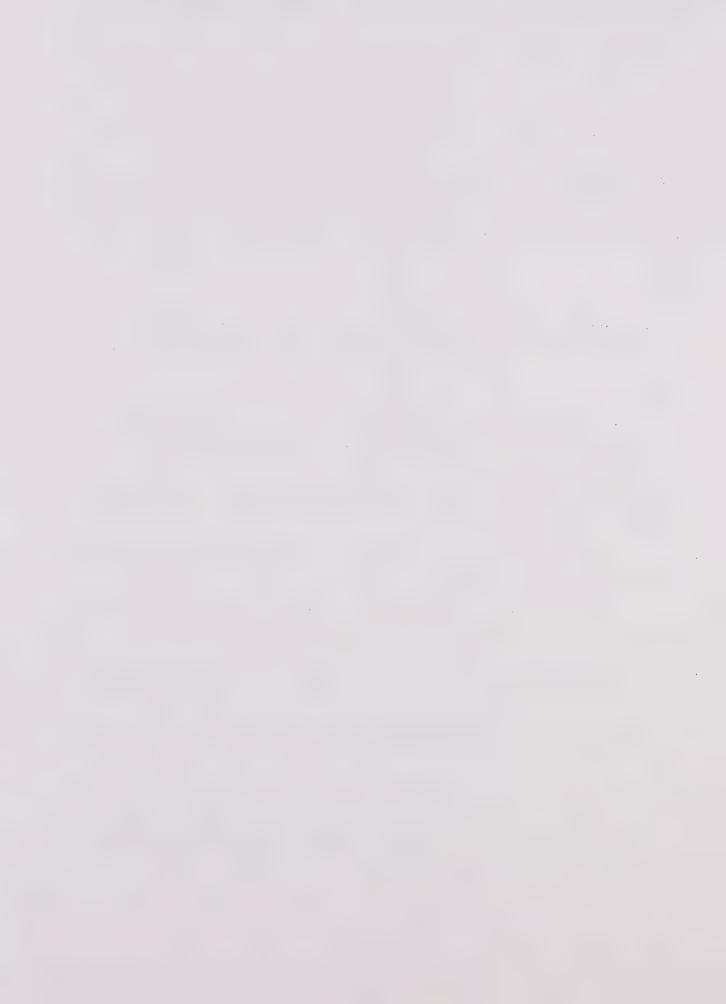
To develop through public and private channels, sufficient new housing to insure the availability of affordable housing for all households in Farmersville.

## **Policies**

- 1. Wherever appropriate, facilitate the use of federal or state programs which can assist in development of new housing consistent with identified city-wide housing needs and adopted local plans and programs.
- 2. Support efforts that serve to coordinate and improve the ability of the housing industry to effectively respond to local housing needs.
- 3. Accommodate and encourage development of a full range of housing types within the Farmersville by 1997.
- 4. Maintain a sufficient inventory of developable land to accommodate timely construction of needed new residential units.
- 5. Encourage and participate in efforts designed to achieve economies and efficiencies that will facilitate the production of quality, affordable housing.
- 6. Promote balanced, orderly growth to minimize unnecessary developmental costs, which increase the cost of housing.

# **Objectives**

1. Construction of 69 non-market rate dwellings by 1997 which equals City of Farmersville's regional share (to include 53 single family residences, 12 apartment units, and 4 mobile homes).



#### **GOAL II**

To manage housing and community development in a manner that will promote the long-term integrity and value of each new housing unit and the environment in which it is located.

#### **Policies**

- 1. Provide that new housing be constructed in accordance with design standards that will ensure the safety and integrity of each housing unit.
- 2. Encourage application of community design standards that will provide for the development of safe, attractive, and functional housing developments.
- 3. Manage new residential development consistent with the Farmersville General Plan and Zoning Ordinance so that adverse impacts on the city's natural resource base and overall living environment are minimized.

## **Objective**

1. Maintenance of community design and improvement standards that will provide for the development of safe, attractive, and functional housing developments and residential environments

### **GOAL III**

To provide for a choice of housing locations for all residents.

# **Policies**

- 1. Review and update Farmersville's General Plan on a regular basis to ensure that growth trends are accommodated.
- 2 Encourage the development of various types of housing opportunities in all residential areas.

# **Objective**

1. The Farmersville General Plan Update shall provide sufficient land for residential development to accommodate 200 percent of the land required for new development through 1996.



#### **GOAL IV**

To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.

#### **Policies**

- 1. Monitor the quality of the housing stock to maintain a current inventory of all substandard housing units.
- 2. Provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired.
- 3. Encourage development of sound new housing on vacant land within existing neighborhoods that have the necessary service infrastructure.
- 4. Support and encourage all public and private efforts to rehabilitate and improve the existing housing stock.
- 5. Promote public awareness of the need for housing and neighborhood conservation.
- 6. Support actions that foster and maintain high levels of owner-occupancy, particularly in those neighborhoods in which housing quality is declining.
- 7. Promote development of public policies and regulations that provide incentives for proper maintenance of owner-occupied and rental housing.
- 8. Manage development of land within and adjacent to existing neighborhoods to avoid potentially adverse impacts on the living environment.
- 9. Encourage proper maintenance of essential public services and facilities in residential developments.
- 10. Encourage available public and private housing rehabilitation assistance programs in communities where such action is needed to insure preservation of the living environment.
- 11. Facilitate maximum utilization of federal and state programs which can assist lower-income homeowners to properly maintain their dwelling units



## **Objectives**

- 1. Rehabilitation of an annual average of 20 dwellings for very low-, low-, and moderate-income households, through 1997.
- 2. Conserve existing residential dwellings for very low and low income households through 1997, by not permitting condominium conversions and by rehabilitating dwellings rather than demolishing them.

#### **GOAL V**

To promote equal access to safe and decent housing for all economic groups.

#### **Policies**

- 1. Encourage enforcement of fair housing laws throughout the City.
- 2. Support programs which increase employment and economic opportunities.
- 3. Encourage full utilization of federal and state housing assistance programs which can enable those persons with unmet housing needs to obtain decent housing at prices they can afford.
- 4. Support the development of housing plans and programs, including new government subsidized housing, which maximizes housing choice for minorities and lower-income households commensurate with need.
- 5. Wherever possible, implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower-income groups.

# **Objectives**

- 1. Rental assistance annually to an average of 25 very low, low, and moderate income households by 1997.
- 2. Homeowner assistance annually to an average of 14 very low, low, and moderate-income households through 1997.

#### **GOAL VI**

To promote energy conservation activities in all residential neighborhoods.



#### **Policies**

- 1. Advocate and support proposed federal and state actions to promote energy conservation.
- 2. Promote public awareness of the need for energy conservation.
- 3. Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.
- 4. Encourage maximum utilization of federal and state programs which assist homeowners in providing energy conservation measures.

## **Objective**

1. Amendment of local ordinances, where necessary, to promote energy conservation.





CHAPTER 9 • FIVE-YEAR ACTION PLAN



# Chapter 9 • Five-year action plan

This chapter sets forth a five-year program of actions necessary to achieve the stated goals and policies of the Farmersville Housing Element, outlined in Chapter 8. Some of these actions can be accomplished on the local level, whereas others require state and federal government action including the funding of various housing programs.

The following sections review the individual actions and programs that will implement the Element's goals and policies. For each program a brief overview is provided, a time frame of when the program will be implemented, the responsible agency for implementing the program and the source of funding.

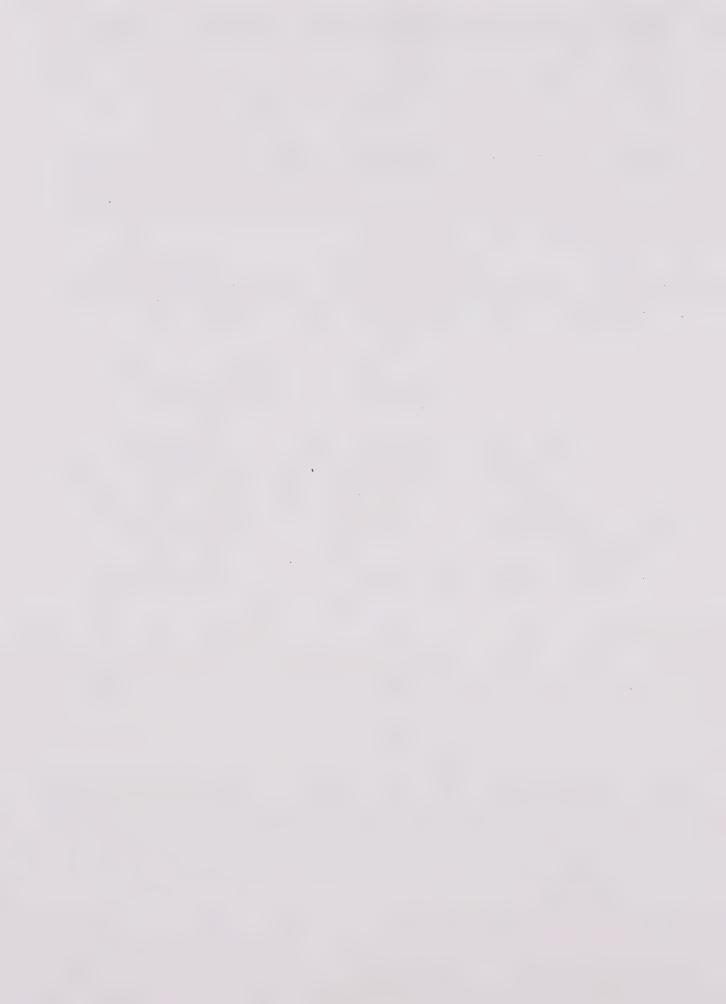
## PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT

Section 65583 (c)(1) states that the housing program shall "identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage development of a variety of types of housing for all income levels, including rental housing, factory-built housing, mobilehomes, and emergency shelters and transitional housing in order to meet the community's housing goals as identified in subdivision (b)."

## **Discussion**

The available land inventory (Chapter 6) for Farmersville enumerates vacant by-passed lands that should be developed utilizing existing infrastructure. The Land Use Element's policies encourage infill. Urban infill preserves agricultural lands, minimizes capital improvement and public service costs, and reduces vehicle miles driven - reducing vehicle-related air emissions.

Additionally, Farmersville's land use policies provide for the management of fringe development inside Farmersville's Urban Area Boundary (UAB) line. The County supports urban development policies that channel new development to lands within the UAB and encourages urban residential densities within this boundary line



Because urban development requires an extensive system of services, services which the City provides and the County does not, development is expedited by annexation. The major tool used in protecting future growth around Farmersville, is to zone these areas to large-lot agricultural zone districts to preclude development to wasteful, underutilized parcel sizes, like ranchettes. In addition, large-lot agricultural zoning preserves the productive agricultural use of the property until annexation and development is appropriate.

Farmersville has provided sufficient land within its city limits to accommodate residential development during the planning period of this Element. In fact, Farmersville has about 56 years of residential land inventory, based on its current land use designations and its annual residential construction average of 11.5 units per year.

For land to be developed for housing outside the Farmersville city limits, the Land Use Element of the General Plan must designate land for residential development. The current Land Use Element contains a designation for agricultural use. These lands could be rezoned for residential use upon annexation. Together, these areas contain about 823 acres which could potentially yield over 4,400 residential units, based on Farmersville's residential density standards.

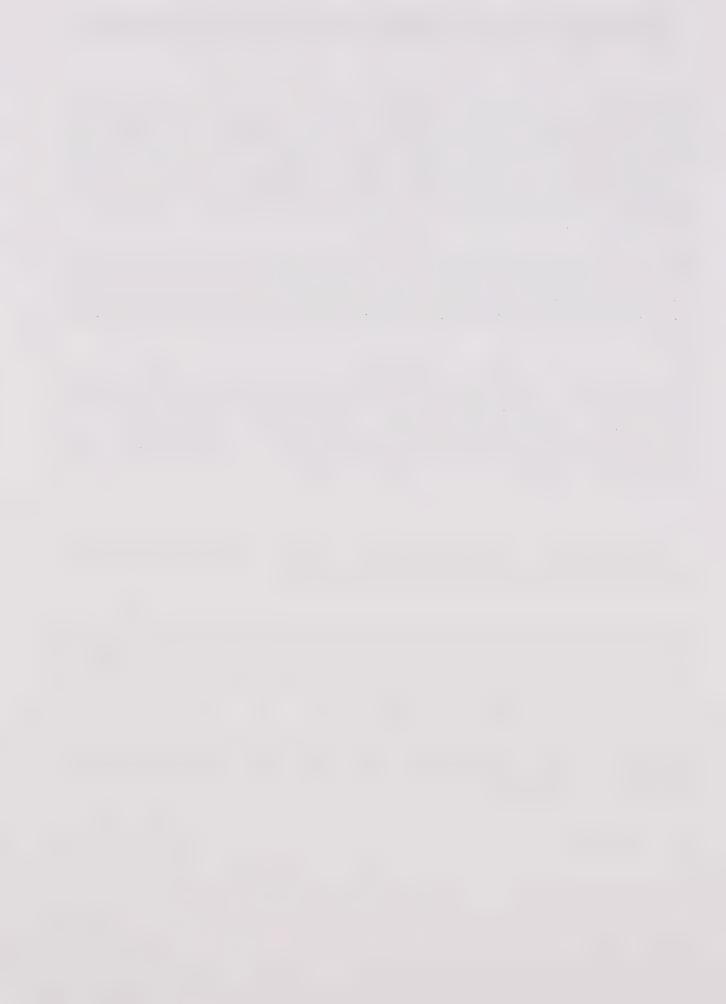
## Actions

1. Farmersville will pursue annexation of lands within its Urban Area Boundary if the land is designated for residential development, is contiguous to existing urban development, and has sufficient infrastructure capacity.

The County of Tulare maintains unincorporated land within Farmersville's Urban Area Boundary in reserve, zoning it as Limited Agriculture with a minimum parcel size of twenty acres. This preserves the land in parcel sizes that can accommodate future urbanization and precludes the development of uses incompatible with urban development, such as small lot ranchettes. These reserve areas constitute Farmersville's land inventory for future housing.

Land for housing will be annexed to the City as the market place warrants so long as the project is consistent with city and county annexation policies and the Farmersville General Plan.

Year: Ongoing



Responsible Agency: City of Farmersville, Planning Department

Funding: annexation and environmental assessment fees

2. Farmersville will prepare an update to its Land Use Element. The element will set aside sufficient land to meet future residential needs through 2010. Specifically, the City will establish land use densities, including multiple family densities that provide for affordable housing. This will also result in a need to amend the Zoning Ordinance and zoning map. The land area designated for residential uses will be 150 to 200 percent of the amount needed by 2010. This will allow for sufficient land choice and preclude inflated land values due to a limited pool of residentially designated land. Farmersville will also consider broadening the number of residential land use categories from the current two categories being used.

Year: 1993

Responsible Agency: City of Farmersville, Planning Department

Funding: General fund

3. The City of Farmersville will allow urban infill by considering amending its Zoning Ordinance to add a single family residential district that has a minimum lot size of 5,000 square feet. This may require amendment of the General Plan land use element.

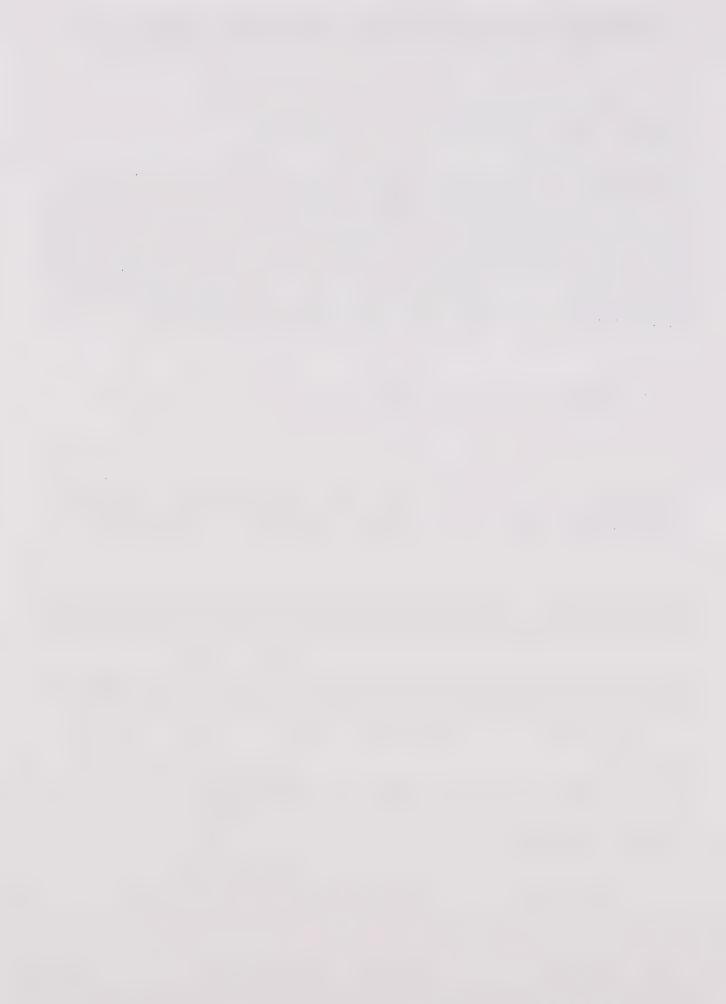
This amendment could promote the construction of single family homes in older neighborhoods thereby avoiding the situation where apartment projects are thrust into a predominantly single family neighborhood, disrupting neighborhood character and creating potential parking, noise, and aesthetic problems.

New development standards should be considered for this zone district that will insure protection of the character and quality of the neighborhood. Standards would include setbacks, off-street parking, and height.

Year: 1993

Responsible Agency: City of Farmersville, Planning Department

Funding: General Fund



4. Farmersville will complete studies of its infrastructure system - sewer, water and storm drainage - to determine if each system is adequate to meet the growth demands for the next twenty years. This study should provide a five-year capital improvement program for each infrastructure system and a mechanism for financing these improvements consistent with AB 1600.

An infrastructure system that is poorly maintained, under sized or not adequately financed can impede future housing construction. By master planning each system, this potential situation can be avoided. Further, it can provide a long-term local financing mechanism for infrastructure improvements that is not dependent upon state or federal funds.

Year: 1993 -1995

Responsible Agency: City of Farmersville

Funding: Sewer, water and storm drainage funds

5. Farmersville will prepare an inventory of government owned land within the City and its Sphere of Influence and will analyze that land for possible housing sites. If any appropriate sites can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted, private market housing. Results of the study shall be transmitted to the State Department of Housing and Community Development upon completion.

Year: 1993

Responsible Agency: City of Farmersville, City Manager's office.

Funding Source: General fund.

6. Farmersville will identify sites for homeless or transitional housing shelters, as well as labor camps in the community. The city will contact developers or groups interested in developing such housing to inform them of the availability of such sites. The City will also amend its Zoning Ordinance to include the uses, "Homeless Shelter" or "Transitional Housing Shelter" and "Labor Camp" in an appropriate zones such as the R-M or C-G districts. The City should consider adopting special development standards that permit the economical development of such shelters. Reductions in parking, setbacks, etc could be considered.



Year: 1993

Responsible Agency: City of Farmersville, City Manager's office

Funding Source: General fund



### PROVISION FOR VERY LOW-, LOW-, AND MODERATE-INCOME HOUSING

Section 65583(c) states that "localities are to address their housing needs through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs, when available."

Section 65583(c)(2) states that the housing element shall contain programs which "assist in the development of adequate housing to meet the needs of low- and moderate-income households."

### Discussion

Affordability is the most pressing problem of the housing issues in California. For the very low- and low- income households the problem is basic - having enough money to afford shelter. For the moderate- and above moderate- income households, the issue is being able to afford the purchase of a home. Between low- and high- income households are middle-income households that can afford housing, either renting or buying, but struggle with making ends meet because housing is consuming an inordinate amount of their monthly income.

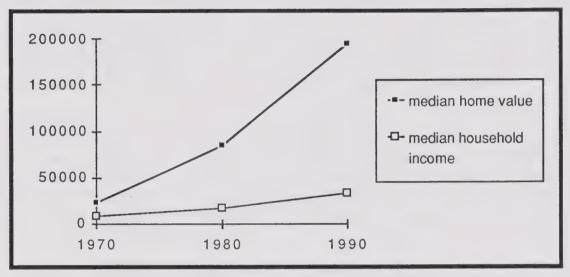
Tables 26 and 27 below present a graphic illustration of the housing affordability problem in California. The "affordability gap" continues to widen as median home prices outstrip median household income. In the Central Valley, and specifically in Farmersville, this gap is not as serious. For comparison, the median home value in in 1990 in California was \$195,500; in Tulare County, \$83,600; and in Farmersville, \$50,400.

Rents in California have not increased as rapidly as home values, 744 percent versus 345 percent. However, since 1970 median household incomes have increased by only 266 percent. The trend makes it difficult for households that are renting to meet their monthly financial obligations. The purchase of the "American dream" is almost out of the question.

In California, the median monthly rent in 1990 was \$561; in Tulare County, \$363; and in Farmersville, \$285.

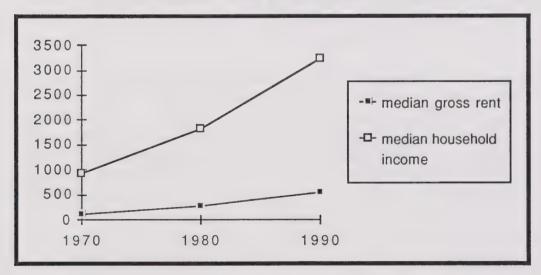


Table 27
State of California
Median Home Value versus Median Household Income



Source: U.S. Census

Table 28
State of California
Median Gross Rent versus Median Household Income



Source: U.S. Census



In addition to the challenge of meeting current housing needs, provisions must also be made to satisfy the housing needs of future very low- and low-income populations. Success is primarily dependent upon the ability of households to afford monthly housing costs. Unless the median income of these future households does not keep pace with home values and gross rents, it is reasonable to expect that many of the newly-formed very low- and low- income households will continue to "overpay" - pay more than 25 percent of their gross income for housing. As in the past, these lower income households will, in many cases, be unable to satisfy their housing needs through the normal housing market, making government assisted housing programs essential and supporting the need for economic development activities that produce new, higher paying jobs.

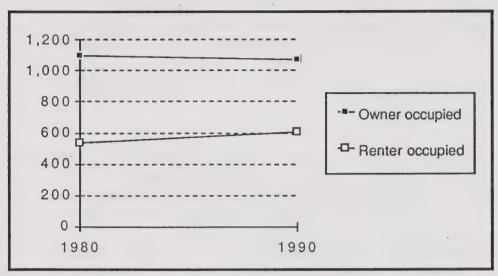
In the past 30 years, private industry has been unable to produce housing that is affordable to the low income household. Current trends indicate that moderate-income households are also experiencing this problem. Since 1970, rents and home sale prices have increased twice as fast as median incomes. Should the income-to-cost disparities continue to increase in the years ahead, the ability of the housing industry to produce affordable housing for this segment of Farmersville's population may be seriously threatened.

Although state and local governments, as well as private industry, have important roles in providing assisted housing, federal funding is essential to the provision of housing for very low-, low-, and moderate-income households. Without this resource, the ability of local government to address the housing needs of these income groups is very limited. In past years, funding from the federal government has diminished and local government is facing a situation where there are only limited resources to assist the very low- and low-income households. Only a change in state and national priorities will alleviate this problem.

Local governments will need to address a number of specific concerns that are critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As housing costs rise, future households may only be able to afford some type of rental housing - apartments, condominiums, or mobile homes. This trend was especially evident in the 1980s. Should this trend continue throughout the 90s, Farmersville will experience increased interest from developers wishing to construct rental housing.



Table 29
Owner- and Renter-Occupied Housing Units



Source: 1980,1990 U.S. Census

While Farmersville's General Plan provides for a full range of housing types and densities and while the State, through legislation, has provided for density bonuses, second residential units, and mobile home parks in single family residential districts, future decisions regarding rental housing will be based on the community's acceptance of rental housing in their neighborhood and city.

Housing assistance provided by federal and state programs falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or use of existing units. Some programs assist the family while others assist the owner or developer.

Assistance to non-market rate homebuyers has been facilitated by two programs - FmHA 502 and CHFA (California Housing Finance Agency).

The Tulare County Housing Authority administers many of the programs that provide low-rent housing assistance in the county. The Housing Authority, under the Section 8 Existing Housing Program, provides rental assistance to 25 families. As of 1992, there were an additional 78 families on a waiting list for assistance. The authority does not currently own any units in Farmersville.

The Housing Authority functions in the capacity of a developer and manager of low-rent housing facilities throughout the county. It has the responsibility for



planning, financing, constructing, purchasing, leasing, and managing properties and dwelling units encompassed by a variety of low-rent housing programs. By virtue of its ownership or leasehold interest in various properties, the Housing Authority performs all the functions of a private owner, including selecting tenants, collecting rents, maintaining properties, and a myriad of related activities.

## Assistance to Homeowners

### Actions

1. Farmersville will encourage Self-Help Enterprises and developers to apply for FmHA 502 Interest Subsidy programs and will work with and assist those developers. Farmersville will take all actions necessary to expedite processing and approvals for such projects. The City could defray the costs of new development (thus improving housing affordability) by paying for off-site improvements, waiving development impact fees, or selling city-owned land, using CDBG funds or tax increment set aside funds. City participation could translate into more households being able to afford a home.

This program provides direct loans to individuals of low to moderate income to purchase newly constructed homes. The interest rate varies according to the applicant's adjusted family income and may be from as low as one percent to market rate. Use of FmHA funds is dependent on the availability of federal funding.

Farmersville can also render assistance by expeditiously providing information about the city for interested developers, including possible sites, processing information, fees, etc.

Year: Ongoing

Responsible Agency: City of Farmersville, Farmersville Redevelopment Agency

Funding: tax increment, CDBG and FmHA funds

2. Contact private developers to inform them of the California Housing Finance Agency's Home Mortgage Program. CHFA provides financing for low- and moderate-income households, who are first-time homebuyers, with an opportunity to purchase a home.

Year: Ongoing



Responsible Agency: City of Farmersville and private developers

Funding: CHFA and private funds

3. The City of Farmersville will encourage private developers who are proposing residential development to seek a PD (planned development) overlay district. PD regulations allow for greater flexibility in residential design and better utilization of of land. These opportunities allow the developer to potentially provide a more affordable home.

Year: Ongoing

Responsible Agency: City of Farmersville

Funding: private funds

Assistance to Renters (Except Special Needs Groups)

4. The Farmersville Redevelopment Agency will encourage the construction of rental housing within the district. A portion of Farmersville's tax increment could be available to assist in the construction of rental housing through land write-down, construction of off-site improvements, or land acquisition.

Year: Ongoing

Responsible Agency: City of Farmersville, Farmersville Redevelopment Agency and private developers

Funding: tax increment and private investment

5. The City of Farmersville will assist the Tulare County Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program, which provides rent subsidies directly to participants' landlords, and will support that Agency's attempts to secure additional funding for expanded programs.

Year: Ongoing

Responsible Agency: Tulare County Housing Authority



# Funding: HUD funds

6. Farmersville will contact developers to inform them of the City's interest in the FmHA 515 Program, which provide loans to subsidize the construction of rental housing for low- and moderate-income families and elderly persons. The City will take all necessary actions to expedite processing and approvals of such projects. The interest rate for this program varies between one percent and the market rate, depending on the kind of sponsor. Tenants in Section 515 projects must pay a minimum of 25 percent of their adjusted incomes. Such projects may be supplemented with Section 8 assistance payments or FmHA rental assistance.

The Farmersville Redevelopment Agency could utilize a portion of its annual 20 percent set aside funds for this type of housing. Participation could involve land write-down, construction of off-site improvements and/or land acquisition.

Year: Ongoing

Responsible Agency: Farmersville Redevelopment Agency and private developers

Funding: FmHA funds and tax increment

7. The Farmersville Redevelopment Agency can use a portion of its redevelopment set-aside funds to participate with private developers in the State's Rental Housing Construction Program (RHCP) authorized by Propositions 84 and 107. This Program provides low-interest loans directly to project borrowers for the construction of new rental housing for occupancy by low-income households.

Year: 1993-1996

Responsible Agency: private developers and Farmersville Redevelopment Agency

Funding: State, private lending institutions and tax increment set-aside



#### HOUSING REHABILITATION AND CONSERVATION

Section 65583(c)(4) states that the housing program shall "conserve and improve the condition of the existing affordable housing stock."

#### Discussion

The housing condition survey completed for Farmersville in 1991 indicates that 38 percent of Farmersville's dwellings are in substandard physical condition - falling into the minor, moderate, substantial, or dilapidated category (see Chapter 5 for definitions of these terms).

The substandard housing problem is often the result of dwellings being built prior to local building codes and planning regulations. Also, a number of dwellings are over 30 years old. While older homes can be maintained in good condition sometimes these units are substandard because persons occupying them are on a fixed or minimal income and can not afford the maintenance and repairs associated with an older home. In other cases, lack of planning allowed housing development without supportive services and facilities (e.g. sewer lines, curb and gutter, and street lights). Census data also shows that 36 percent of Farmersville's dwelling units are renter-occupied. Owners of rental property will often defer (or severely neglect) property maintenance, especially in low-income areas, or where there is no active enforcement program. Consequently, the quality and desirability of many of these dwellings has diminished and today they likely represent a significant portion of Farmersville's substandard housing stock.

Housing conservation is necessary to protect the stock of affordable housing units for very low-, low-, and moderate-income households from being converted to market rate housing or other uses that do not benefit these groups, such as condominiums.

#### Actions

1. Farmersville will continue to contract with Self-Help Enterprises to provide rehabilitation services to homeowners in Farmersville. The City will facilitate the rehabilitation of 20 residential units per year.

Year: 1992 - 1997



Responsible Agency: City of Farmersville and Self-Help Enterprises

Funding: CDBG funds

2. Farmersville will continue to enforce the Housing Code, which provides minimum health and safety standards for the maintenance of the existing housing supply. These standards are intended to provide for safe and sanitary housing that is fit for human habitation. The City will "red tag" three residential units per year for either repair or demolition.

Farmersville has the authority for enforcing Housing Code violations. Enforcement of the Housing Code is normally handled on a passive, complaint-responsive basis.

The Housing Code mandates that health and safety deficiencies be corrected in accordance with construction standards that were in effect at the time the structure was built. For housing units that were built prior to the adoption of local codes, the inspector uses a great degree of judgement in applying the Housing Code, especially with regard to problems not directly causing a health or safety risk. In cases where property owners refuse to correct deficiencies, enforcement of the Housing Code relies on civil sanctions.

Year: Ongoing

Responsible Agency: City of Farmersville

Funding: General Fund



#### HOUSING TO ACCOMMODATE SPECIAL NEEDS

Section 65583(A)(6) requires an "analysis of any special housing needs, such as those of the handicapped, elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter."

## Discussion

Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price. Their needs involve either unique physical or sociological requirements, or both. Included in this category are senior citizens; handicapped persons, who have particular physical needs as well as sociological needs unique to their group; large families, who need four, five, or more bedrooms in a dwelling; farmworkers, who move from one location to another for all or part of the year; and families with female heads of household, who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in overcrowded conditions may be considered a group with special needs, although there is limited information regarding the extent of this problem.

Not all individuals and households with "special needs" are in the lower-income categories. Only individuals or households with low or limited incomes are targeted by the action plan. All programs listed in the prior section also assist those individuals and households with special needs.

### **Actions**

1. Farmersville will contact non-profit sponsors to inform them of the City's interest in use of the HUD Section 202 Program, which provides funds for construction of rental housing for seniors and handicapped. In addition, should the funding become available, the City will facilitate the project by participating in locating appropriate sites and will consider the use of the CDBG funds and/or tax increment to either write down the cost of the site or fund infrastructure



improvements.

Year: Ongoing

Responsible Agency: Farmersville Redevelopment Agency and non-profit sponsor

Funding: HUD funds, CDBG monies and tax increment

2. Farmersville will help encourage non-profit sponsors and/or the Tulare County Housing Authority to apply for FmHA 514/516 funds for rentals that provide a combination of grants and loans to finance the construction of Migrant Farm Worker Rental Housing. Public and private non-profit corporations are eligible for both grants and loans.

Year: 1996

Responsible Agency: City of Farmersville, Tulare County Housing Authority, or non-profit sponsor

Funding: FmHA funds



#### REMOVAL OF CONSTRAINTS

### Discussion

Many factors affect the ultimate cost of housing to the consumer, be it rental or housing for purchase or rent. Those factors, which either prevent construction or raise the cost of construction, are considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are non-governmental market factors. However, governmental and non-governmental constraints are interrelated and each affect the other, so action programs which affect one group can affect the other.

Non-governmental constraints are beyond the control of local government and cannot be generally impacted by any action of a city or county. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a very localized basis.

#### **Actions - Governmental Constraints**

1. Farmersville may utilize a portion of its Community Development Block Grant funds and/or tax increment to write down infrastructure improvements necessary to the development of housing and sites for housing in order to address construction and land costs. The Farmersville Redevelopment Agency contributed \$17,000 towards the construction of infrastructural improvements for the Villa Del Rey (FmHA) apartment project.

Year: Ongoing

Responsible Agency: City of Farmersville and Farmersville Redevelopment Agency

# Funding: CDBG funds and tax increment

2. Farmersville will amend its zoning ordinance to incorporate provisions for residential density bonuses, consistent with State Density Bonus law. State Government Code Section 65915 provides that a local government shall grant a density bonus of at least 25 percent, and an additional incentive, or financially equivalent incentive to a developer of a housing development agreeing to construct at least 20% of the units for lower-income households, or 10% of the units for very low-income households, or 50% of the units for senior citizens.



Year: 1992.

Responsible Agency: City of Farmersville, City Manager's office.

Funding Source: General fund.

3. Farmersville will reexamine its Site Plan Review process to consider rescinding or modifying it from a discretionary permit to an administrative permit (approval by the City Planner). In examining the Site Plan Review permit, the City must consider whether the benefits of public involvement at the Planning Commission level outweigh the constraint to development that it presents. The City should examine whether projects which have gone through the "process" have been beneficially amended, or have received significant public input through the public hearing process.

Year: 1993

Responsible Agency: City of Farmersville



#### **ENERGY CONSERVATION OPPORTUNITIES**

Section 65583 (a)(7) requires that the housing element contain an "analysis of opportunities for energy conservation with respect to residential development."

#### Discussion

New state energy conservation standards for residential buildings (Title 24, California Administrative Code) took effect July 13, 1982, replacing existing standards in effect for four years. However, legislation approved in July 1982 deferred the implementation of the new standards until June 15, 1983, for single family units and until December 31, 1983, for other residential uses.

The new standards recognize climate differences within the State. They permit considerable flexibility to the builder, as long as a minimum "energy budget" is achieved. The State Energy Commission estimates they will add about \$2,000 to the cost of a home and will cut energy consumption costs on the average of about 50 percent.

In addition to the Title 24 standards, Farmersville can take other actions that will conserve energy in new buildings and in surrounding environments. As an example, all developments that require a parking lot could be landscaped so that a 50 percent shade factor in the parking lot is realized. This will prevent heat build up in the adjacent building and make for a more pleasant parking environment.

## Actions

1. The City will examine its Zoning Ordinance and Improvements Manual and where necessary, energy conservation standards will be added. These new standards could include landscaping requirements for parking lots, narrow streets with street tree plantings, and solar shading easements.

Year: 1993

Responsible Agency: City of Farmersville



## PROMOTION OF EQUAL HOUSING OPPORTUNITIES

#### **Discussion**

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A considerable segment of the population is living on very low incomes. As housing costs have risen in recent years, many of these households have been forced to apply an excessive amount of their budget to housing costs. In order to remain in the house of their choice, some residents, such as the elderly, pay such a large portion of their income on housing that they are unable to purchase other basic living necessities. In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling which is usually inadequate for their needs and frequently deficient in quality and size.

For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at an acceptable cost is not adequately dispersed throughout the County or within individual communities.

Although inadequate distribution of affordable housing within a community or region is an important constraint to choice, discrimination due to race, religion, or ethnic background is an equally significant factor affecting equal housing opportunity. Actions which result in illegal discrimination in the renting or sale of housing violate state and federal laws and should be reported to the proper authorities for investigation. The agency responsible for investigation of housing discrimination complaints is the State Department of Fair Employment and Housing. The County Department of Weights, Measures, and Consumer Protection will handle complaints not accepted by that agency.

## **Actions**

1. Farmersville will direct residents with discrimination complaints to the State Department of Fair Employment and Housing or the County Department of Weights, Measures, and Consumer protection.

# Year: Ongoing

Responsible Agency: State Department of Fair Employment and Housing and Tulare County Department of Weights, Measures, and Consumer Protection Affairs



Funding: State funding and CDBG funds (for housing discrimination only).

2. Farmersville will improve public knowledge on fair housing issues by adding information on housing discrimination referral to its to-be-prepared housing brochure, detailed under action plan 2 under the section "Intergovernmental Coordination and Public Awareness". Information should be provided in both English and Spanish.

Year: 1993

Responsible Agency: City of Farmersville, Planning Department



#### INTERGOVERNMENTAL COORDINATION AND PUBLIC AWARENESS

#### Discussion

The City of Farmersville and Tulare County have worked jointly with the Tulare County Council of Governments in developing the 1990 Tulare Regional Housing Needs Determination Plan. This document indicates for each city its fair share housing need for the next five years.

Farmersville is interested in encouraging public participation in the housing element process and even more importantly, in the issue of housing itself. The City will distribute copies of the housing element to the Fresno County Housing Authority, Self-Help Enterprises and any other housing providers that can be identified, for their review and comment. Notice of availability of the document will also be sent to local community groups, local developers, churches, and other organizations that can be identified, to solicit review and comment. Notifications will be mailed in English and Spanish. The Farmersville Planning Commission and City Council will hold public hearings on the Housing Element in order to gather input on future housing needs in the community. Furthermore, the City wishes to encourage citizens to take a more active role in local housing issues and become better educated on housing opportunities available to them.

## **Actions**

1. Farmersville will establish a housing monitor program to track housing activity in the City. The program will document the number of homes constructed, rehabilitated, and demolished; the number of households that receive housing assistance; the types of governmental programs that are employed to provide assisted housing; and the mechanisms that the City uses to provide for affordable housing. The City will maintain a "Housing Element file" where results of the goals of each Action Plan are deposited and maintained. This will facilitate easier monitoring of the results of the 1992 Housing Element.

Year: Ongoing

Responsible Agency: City of Farmersville

Funding: General Fund

2. Farmersville will prepare a housing brochure that details the various housing programs that are available to the public. This brochure will describe each program



and provide a contact and phone number. The City may consider mailing the brochure with utility taxes or, at a minimum, including a notice with utility taxes informing residents of the brochure's availability.

Year: 1992

Responsible Agency: City of Farmersville

Funding: General Fund

3. The Farmersville Planning Department will annually report to the Planning Commission and City Council the progress the City has been making in the implementation of its housing goals and objectives.

Year: Ongoing - annually

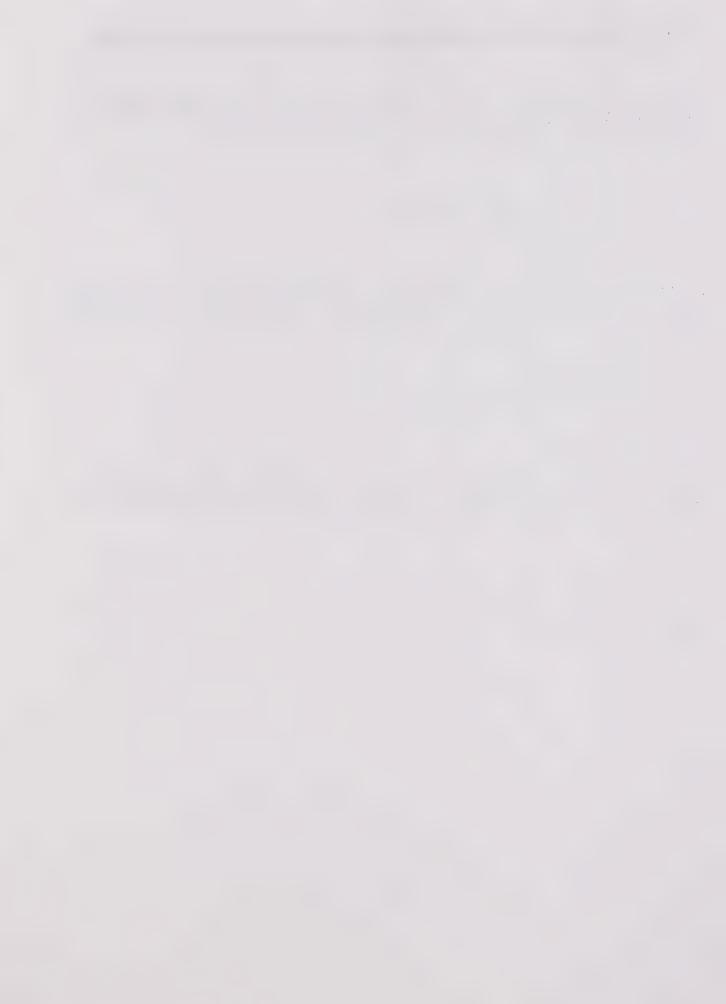
Responsible Agency: City of Farmersville

Funding: General Fund

4. The Farmersville Planning Department will provide copies of the housing element to local housing agencies, developers, and non-profit organizations to inform them of available housing programs.

Year: 1992

Responsible Agency: City of Farmersville





APPENDIX A • INITIAL ENVIRONMENTAL ASSESSMENT



## **Project Description**

The City of Farmersville is updating the Housing Element of its General Plan in accordance with State law. California government Code Section 65580 requires the existing Element which was adopted in 1984, to be updated by July 1992. The updated Element is expected to be effective through 1997.

The underlying purpose of Farmersville's Housing Element is to provide adequate housing for all segments of the community. It is required to contain the following basic components:

A review of the effectiveness of the previous element,

An assessment of existing and future housing needs (for different income levels and special groups) based on projected population and 2. employment trends,

A statement of goals, policies, and objectives for maintaining, improving, and developing housing, and 3.

A five-year action program for achieving the goals and objectives of the 4. Element.

The updated Housing Element also includes an inventory of available lands to meet housing needs, and a discussion of governmental and non-governmental constraints to providing housing.

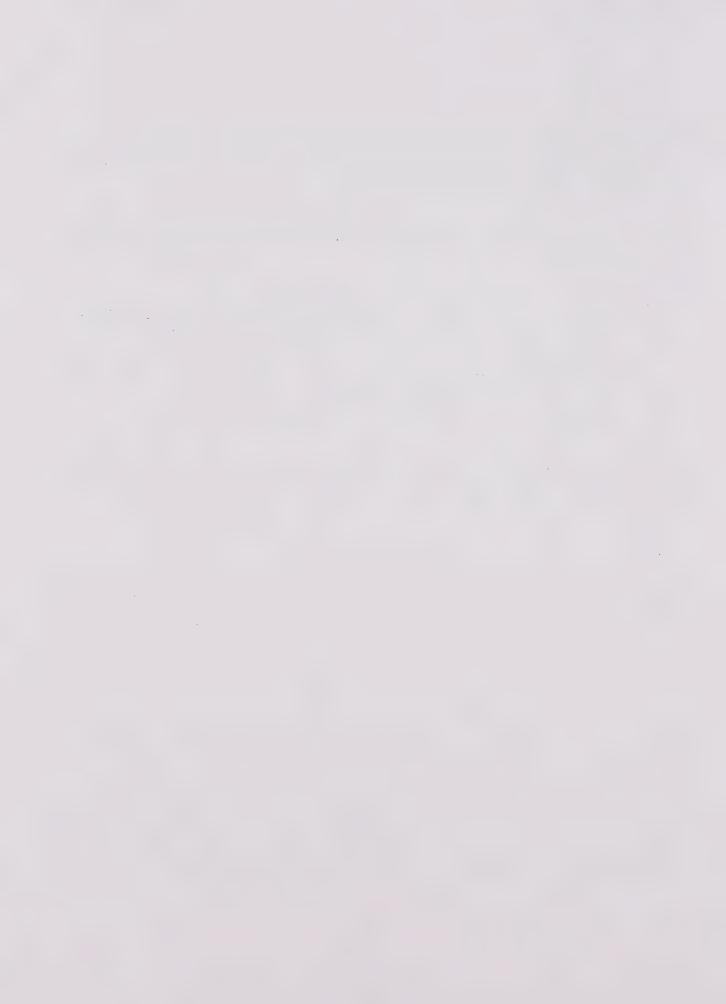
## PROJECT LOCATION

Farmersville is located on the eastern edge of the San Joaquin Valley, approximately 10 miles southeast of the City of Visalia (refer to Exhibit 3 of the Housing element for a vicinity map). The Housing Element Update applies to all residential lands within Farmersville's Urban Area Boundary.

## **ENVIRONMENTAL SETTING**

Farmersville is dominated by single-family residential uses and agriculturally related uses. Commercial uses are concentrated along the City's two main thoroughfares, Farmersville Boulevard and Visalia Boulevard.

There are approximately 126 acres of undeveloped vacant land within the City Limits that are zoned for residential uses. Based on current residential zone densities, this vacant land could be developed with 643 residential units. There are also approximately 823 acres of undeveloped unincorporated land within



Farmersville's Urban Area Boundary that are designated for future residential uses on the County's General Plan. This unincorporated land could accommodate approximately 4,480 residential units.

# **Population**

Farmersville's 1990 census population was 6,235. Between 1980 and 1990, the population grew at an average annual rate of 1.2 percent. In comparison, Tulare County grew at an average annual rate of 2.7 percent during the same period.

Based on a projection of Farmersville's recent growth rate, the City's population is expected to be approximately 6,567 in the year 1997, which is the end-date of the proposed Housing Element.

Farmersville's current population is made up of a majority of people of Hispanic descent, approximately 58 percent. The white population is the next major group, accounting for over 40 percent of the City's population total.

## Housing

In 1990, Farmersville's housing stock consisted of 1,875 total dwelling units, which includes 1,441 single-family residences (77% of the total stock), 337 multi-family units (18%), and 97 mobilehomes (5%).

A total of 57 new single-family residences were constructed in Farmersville between 1984 and 1990, as well as 38 multi-family units. The average household size is 3.7 persons, the highest occupancy rate of all Tulare County cities.

Refer to Chapter 4 of the Housing Element for a more comprehensive discussion of the housing characteristics, including the cost of housing, in Farmersville. Chapter 5 describes the condition of the housing stock, and the current and projected housing needs of the community.

# **Employment**

The employment base of Farmersville is heavily dependent on the agricultural and agricultural-service industries, although the 1980 Census showed that the highest percentage of persons were employed in the wholesale/retail trade. Chapter 3 includes a discussion of the current employment situation in Farmersville.



#### Circulation/Access

Regional access to Farmersville is provided by Highway 198, a four lane freeway. This highway passes the northern city limit boundary and includes an interchange with Farmersville Boulevard. Farmersville Boulevard runs north-south. The main east-west street is Visalia Boulevard. Other major streets include Front Street, Ash Street, and Oakland Street.

#### Infrastructure

Water: The City provides water service to all developed areas within the City Limits. Water is provided by five wells pumping from an underground aquifer. These wells are pumping 3,000 gallons per minute. Water demand in Farmersville ranges from a minimum of about 22.7 million gallons to 80.6 millions gallons per month. The water system is generally in good condition as is the water quality.

Sewer: Sewage flows within the present service area are transmitted to the wastewater treatment plant which is located southwest of the community, adjacent to the Farmersville Airport. The plant is currently able to treat 910,000 gallons per day (gpd). Average daily inflow is 650,000 gpd.

Storm Drainage: Storm water runoff in Farmersville is collected and generally disposed of in several creeks and ditches that traverse the City. Most of the system consists of surface transportation.

#### **School Facilities**

Educational facilities are provided by the Farmersville Unified School District. These districts operate three schools providing K through 12th grade education. The College of the Sequioas in Visalia and Kings River Community College in Reedley are the closest college facilities.



## **Environmental Checklist**

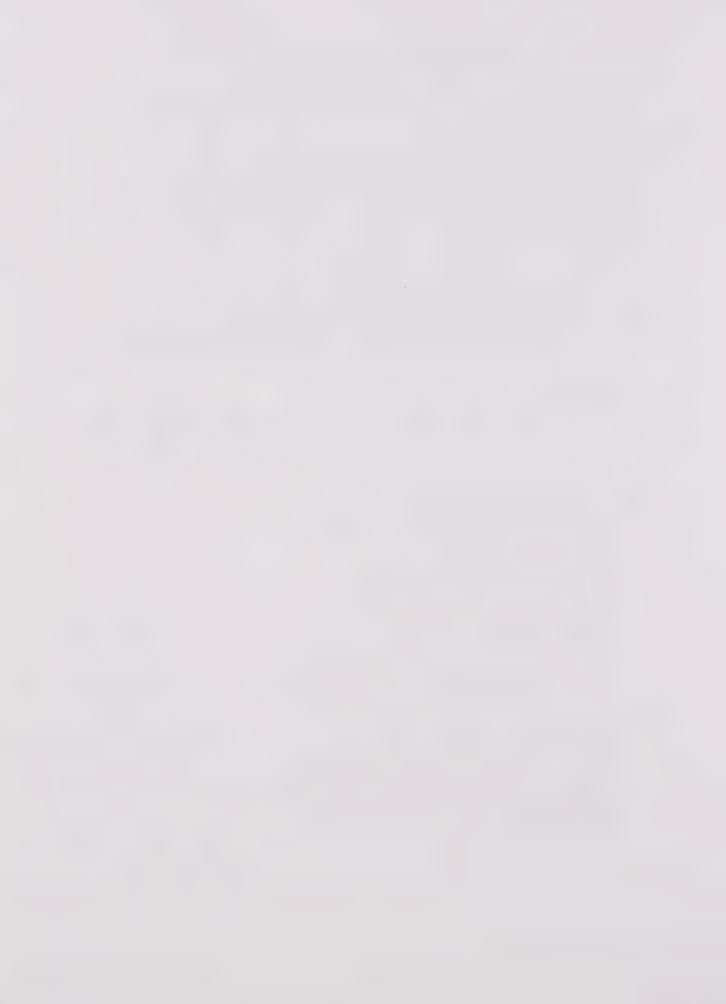
The following CEQA checklist identifies the potential environmental impacts of the proposed project. A discussion of the potential impacts is presented following the checklist.



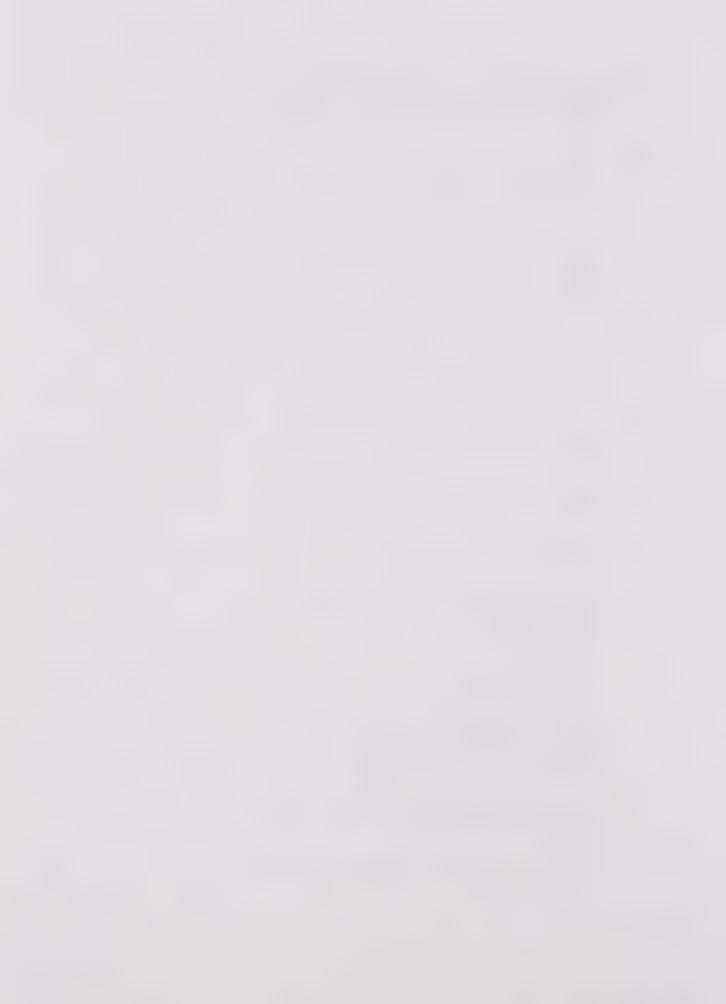
# ENVIRONMENTAL CHECKLIST FORM

(To Be Completed By Lead Agency)

DUCK	.gi oo	A KI			
1.	Name of Proponent <u>City of Farmersville</u>				
2.	Add	dress and Phone Number of Proponent (209) 747-0458  147 E. Front Street  93223			
3.	Dat	te of Checklist Submitted <u>May</u> , 1992			
4.	Agency Requiring ChecklistCity of Farmersville				
5.	Name of Proposal, if applicable 1992 Housing Element Update				
Envi	ronm	nental Impacts			
(Exp	lanat	tions of all "yes" and "maybe" answers are required on attached she	ets.)		
		Yes Maybe	No		
1.	Ear	rth. Will the proposal result in:			
	a.	Unstable earth conditions or in changes in geologic substructures?	х		
	ь.	Disruptions, displacements, compaction or overcovering of the soil?			
	c.	Change in topography or ground surface relief features?	X		
	d.	The destruction, covering or modification of any unique geologic or physical features?	X		
	e.	Any increase in wind or water erosion of soils, either on or off the site?	X		
	f.	Changes in deposition or erosion of beach sands, or changes in siltation, deposition or erosion which may modify the channel of a river or stream or the bed of the ocean or any bay, inlet or lake?	X		



			Yes	Maybe	No
	g.	Exposure of people or property to geologic hazards such as earthquakes, landslides, mudslides, ground failure, or similar hazards?			X
2.	Air	. Will the proposal result in:			
	a.	Substantial air emissions or deterioration of ambient air quality?		X	
	ь.	The creation of objectionable odors?			X
	c.	Alteration of air movement, moisture, or temperature, or any change in climate, either locally or regionally?			X
3.	Wa	ter. Will the proposal result in:			
	a.	Changes in currents, or the course of direction of water movements, in either marine or fresh waters?			X
	b.	Changes in absorption rates, drainage patterns, or the rate and amount of surface runoff?		X	
	c.	Alterations to the course or flow of flood waters?			X
	d.	Change in the amount of surface water in any water body?			X
	е.	Discharge into surface waters, or in any alteration of surface water quality, including but not limited to temperature, dissolved oxygen or turbidity?			X_
	f.	Alteration of the direction or rate of flow of ground waters?			X
	g.	Change in the quantity of ground waters, either through direct additions or withdrawals, or through interception of an aquifer by cuts or excavations?			X_
	h.	Substantial reduction in the amount of water otherwise available for public water supplies?			X
	i.	Exposure of people or property to water related hazards such as flooding or tidal waves?			X



		Tes	maybe	140
١.	Plant Life. Will the proposal result in:			
	a. Change in the diversity of species, or number of any species of plants (including trees, shrubs, grass, crops, and aquatic plants)?			X
	b. Reduction of the numbers of any unique, rare or endangered species of plants?			<u> </u>
	c. Introduction of new species of plants into an area, or in a barrier to the normal replenishment of existing species?			X
	d. Reduction in acreage of any agricultural crop?			X
5.	Animal Life. Will the proposal result in:			
	a. Change in the diversity of species, or numbers of any species of animals (birds, land animals including reptiles, fish and shellfish, benthic organisms or insects)?		***************************************	X
	b. Reduction of the numbers of any unique, rare or endangered species of animals?	·		X
	c. Introduction of new species of animals into an area, or result in a barrier to the migration or movement of animals?			X
	d. Deterioration to existing fish or wildlife habitat?			
6.	Noise. Will the proposal result in:			
	a. Increases in existing noise levels?			X
	b. Exposure of people to severe noise levels?			X
7.	<b>Light and Glare.</b> Will the proposal produce new light or glare?			_X
3.	Land Use. Will the proposal result in a substantial alteration of the present or planned land use of an area?			X
9.	Natural Resources. Will the proposal result in:			
	a. Increase in the rate of use of any natural resources?			X



		163	Mdybe	140
	b. Substantial depletion of any nonrenewable natural resource?			X
10.	Risk of Upset. Will the proposal involve:			
	a. A risk of an explosion or the release of hazardous substances (including, but not limited to, oil, pesticides, chemicals or radiation) in the event of an accident or upset conditions?			Х
	·			
•	b. Possible interference with an emergency response plan or an emergency evacuation plan?			<u> </u>
11.	Population. Will the proposal alter the location, distribution, density, or growth rate of the human population of an area?		X	
12.	Housing. Will the proposal affect existing housing, or create a demand for additional housing?	-	X	
13.	Transportation/Circulation. Will the proposal result in:			
	a. Generation of substantial additional vehicular movement?			X
	b. Effects on existing parking facilities, or demand for new parking?			_X
	c. Substantial impact upon existing transportation systems?			<u>X</u>
	d. Alterations to present patterns of circulation or movement of people and/or goods?			X
	e. Alterations to waterborne, rail or air traffic?			X
	f. Increase in traffic hazards to motor vehicles, bicyclists or pedestrians?			X
14.	Public Services. Will the proposal have an effect upon, or result in a need for new or altered governmental services in any of the following areas:			X
	a. Fire protection?			X
	b. Police protection?			X
	c. Schools?			X



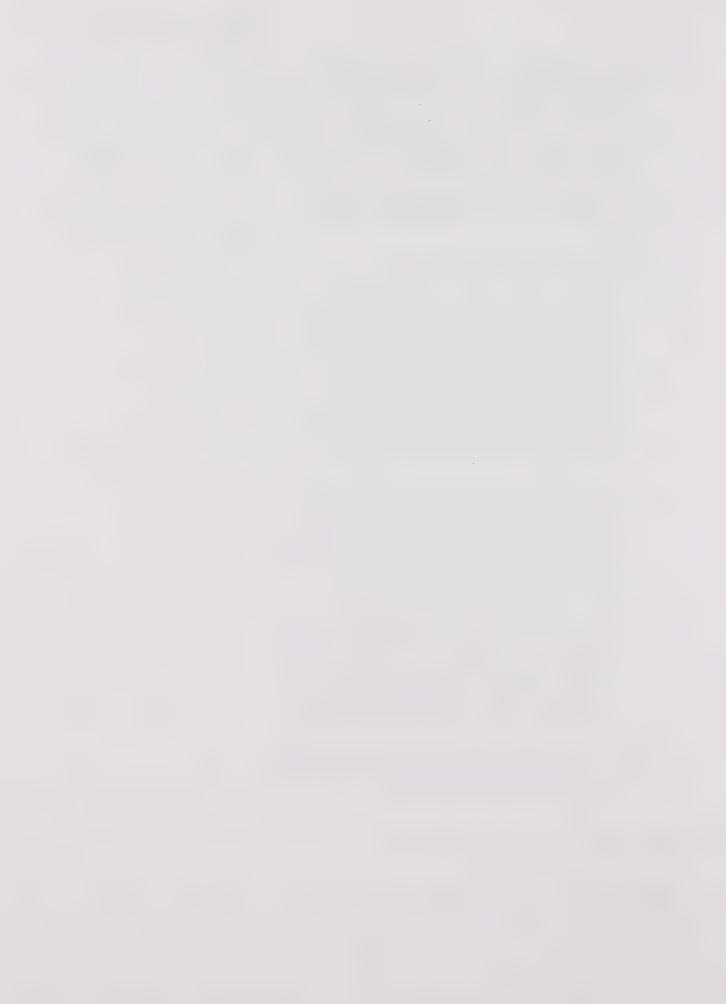
			Yes	Maybe	No
	d. Parks	or other recreational facilities?			X
	e. Mainte roads?	nance of public facilities, including			X
	f. Other	governmental services?			X
15.	Energy. W	ill the proposal result in:			
	a. Use of	substantial amounts of fuel or energy?			X
	ing sou	ntial increase in demand upon exist— orces of energy, or require the oment of new sources of energy?			X
16.	for new sy:	Will the proposal result in a need stems, or substantial alterations to ng utilities:			
	a. Power	or natural gas?			X
	b. Commi	unications systems?		-	X
	c. Water?				X
	d. Sewer	or septic tanks?			X
	e. Storm	water drainage?			X
	f. Solid v	vaste and disposal?			X
17.	Human Hea	alth. Will the proposal result in:			
		on of any health hazard or potential hazard (excluding mental health)?			X
	b. Exposu hazard	re of people to potential health s?			X
18.	obstruction the public,	Will the proposal result in the of any scenic vista or view open to or will the proposal result in the an aesthetically offensive site open iew?			X
19.	impact upo	Will the proposal result in an the quality or quantity of existing l opportunities?			X
20.	Cultural Re	esources.			
	of or "t	e proposal result in the alteration the destruction of a prehistoric or c archaeological site?			_X



			Yes	Maybe	No
	b.	Will the proposal result in adverse physical or aesthetic effects to a prehistoric or historic building, structure, or object?			X
	c.	Does the proposal have the potential to cause a physical change which would affect unique ethnic cultural values?		***************************************	X
	d.	Will the proposal restrict existing religious or sacred uses within the potential impact area?			<u>X</u>
21.	Mar	ndatory Findings of Significance.			
	G.	Does the project have the potential to degrade the quality of the environment, substantially reduce the habitat of a fish or wildlife species, cause a fish or wildlife population to drop below self sustaining levels, threaten to eliminate a plant or animal community, reduce the number or restrict the range of a rare or endangered plant or animal or eliminate important examples of the major periods of California history or prehistory?			X
	b.	Does the project have the potential to achieve short-term, to the disadvantage of long-term, environmental goals? (A short-term impact on the environment is one which occurs in a relatively brief, definitive period of time while long-term impacts will endure well into the future.)			X
	c.	Does the project have impacts which are individually limited, but cumulatively considerable? (A project may impact on two or more separate resources where the impact on each resource is relatively small, but where the effect of the total of those impacts on the environment is significant.)			X
	d.	Does the project have environmental effects which will cause substantial adverse effects on human beings, either directly or indirectly?			<u>X</u>

# III. Discussion of Environmental Evaluation

IV. Determination (To be completed by the Lead Agency)



Date	Signature	
5/8/92	Karl ( ) Schootte	
I find the proposed project MAY have a siment, and an ENVIRONMENTAL IMPACT	ignificant effect on the environ- REPORT is required.	_
I find that although the proposed project on on the environment, there will not be a si because the mitigation measures described been added to the project. A NEGATIVE	gnificant effect in this case on an attached sheet have	<u> </u>
I find that the proposed project COULD Non the environment, and a NEGATIVE DEC	IOT have a significant effect CLARATION will be prepared.	<u>x</u>

For <u>City of Farmersville</u>

On the basis of this initial evaluation:



### Discussion of Potential Environmental Impacts

#### Overview

The proposed update of the Farmersville Housing Element is not expected to have an adverse impact on the environment. The intent of the updated Element is to improve the condition of housing in the community and provide for the existing and future housing needs of all segments of the population.

The goals and objectives of the Element state that the City should take actions to facilitate the development of sites in a manner that is consistent with the development policies of the other elements of the General Plan and Zoning Ordinance.

It is the Land Use Element that designates the location and intensity of lands for housing, as well as industry, business and other types of activities. The Circulation Element addresses the location and extent of existing and planned transportation facilities that will promote the attainment of the designated land uses. The Zoning Ordinance establishes the location of zone districts and controls the land uses and population densities within the districts.

Therefore, the adverse environmental impacts that are typically associated with development, such as the loss of agricultural lands, increased traffic, and air quality degradation, occur as a result of implementation of the Land Use Element and, to a lesser extent, the Circulation Element. The Housing Element seeks to direct this development in such a way that, as stated earlier, the housing needs of all segments of the community are met.

The adoption and implementation of the proposed Housing Element is not expected to result in any significant adverse environmental impacts. In some respects, implementation of the Housing Element should actually have a positive impact on the community, in that it provides goals and policies to provide adequate housing to segments of the population that would otherwise not have such an opportunity.

An evaluation of the Project Environmental Checklist is provided below.

### 1. Earth

The topography of Farmersville slopes gently from the northeast to the southwest. The development of new structures and subdivisions can be expected to result in the disruption and overcovering of soils in the project area, however these impacts are typical of new development and are not expected to have an adverse impact on soil or topography conditions.



### 2. Air

Implementation of the Housing Element is generally not expected to result in an increase in air pollution emissions. One aspect of the Element that that could potentially increase emissions is implementation of the policy that states that a density increase shall be permitted to provide adequate low income housing and housing for the elderly. This is a potential concern because an increase in housing density will be expected to increase the number of vehicle trips, which will increase the level of emissions produced in the project area.

It is very difficult to quantify the magnitude of this potential impact at this time because the number and location of future proposals to increase residential densities can not be accurately projected. Furthermore, based on the scarcity of such proposals in the past, the number of future proposals, if any, are expected to be limited and the impacts should not be significant.

However, any proposal to increase the current density of a residential zone involves an amendment to the Land Use Element, which is defined as a "project" under CEQA and requires an environmental review. Hence, the impacts of the proposal will be evaluated on a project-specific basis.

### 3. Water

Implementation of the Housing Element is generally not expected to affect surface drainage conditions or surface and ground water resources. New construction obviously results in the placement of new impervious surfaces and new drainage patterns as well as increased demand for water supply. However, as discussed in the evaluation of the impact of the project on air resources (see Item No. 2), proposals to increase the density of residential zones to provide low income housing and housing for the elderly are a potential concern. Such a density increase could result in additional impervious surfaces and increased stormwater runoff discharges, and an increased demand for groundwater.

Although these potential impacts can not be adequately addressed at this time due to uncertainties with the number of future proposals, each proposal to increase the density of a residential zone will undergo an environmental review. As discussed above, the scarcity of these proposals in the past suggests that the number of future proposals will be very limited and the impacts should not be significant.

#### 4. Plant Life

It is expected that encroaching urbanization and current farming practices have reduced the diversity of plant species in the project area. The area is not expected to be a viable habitat for threatened and endangered or biologically sensitive plant species. Therefore, no significant impacts are anticipated.

#### 5. Animal Life

As a result of agricultural practices and the encroachment of urbanization, the project area is not expected to provide suitable habitat for threatened and endangered or biologically sensitive animal species. Therefore, no significant impacts are anticipated.

#### 6. Noise

Because implementation of the Housing Element will not result in increased noise levels, no significant impacts are anticipated.

## 7. Light and Glare

Because implementation of the Housing Element will not produce additional light and glare, no significant impacts are anticipated.

### 8. Land Use

No significant impacts are anticipated. The goals and objectives of the Housing Element are generally consistent with the development policies of the Land Use Element.

### 9. Natural Resources

No significant impacts are anticipated.

# 10. Risk of Upset

No significant impacts are anticipated.

# 11. Population

The Housing Element is expected to have a beneficial impact on the future population of the community because it seeks to provide adequate low-income



### Housing Element Update City of Farmersville

housing as well as housing for the elderly. These segments of the population may not have an opportunity to obtain housing without such a provision.

The Element also seeks to discourage the concentration of low-income housing in one portion of the community, which potentially effects the distribution of the population in the community. However, this redistribution is considered beneficial to the community.

### 12. Housing

If successfully implemented, the Housing Element will have a beneficial impact on the housing conditions in the community. No significant adverse impacts are anticipated.

## 13. <u>Transportation/Circulation</u>

Implementation of the Housing Element is generally not expected to affect transportation and circulation conditions in the project area. However, as discussed in the evaluation of the impact of the project on air resources (see Item No. 2), proposals to increase the density of residential zones to provide low income housing and housing for the elderly are a potential concern. Such a density increase would be expected to increase the number of vehicle trips, which could potentially result in a deterioration in the operating conditions on roadways in the project area.

Although these potential impacts can not be adequately addressed at this time due to uncertainties with the number of future proposals, each proposal to increase the density of a residential zone will undergo an environmental review. As discussed above, the scarcity of these proposals in the past suggests that the number of future proposals will be very limited and the impacts should not be significant.

### 14. Public Services

No significant impacts are anticipated. fire protection, police protection, school, and other public services should not be affected by the implementation of the proposed Housing Element.

# 15. Energy

No significant impacts are anticipated. The project will not result in the use of substantial amounts of energy or fuel.



#### 16. Utilities

No significant impacts are anticipated. The project is not expected to create a need for new (or alterations to existing) electrical, gas, communication, sewer, water, and solid waste utilities.

#### 17. Human Health

No significant impacts are anticipated. The project is not expected to result in the exposure of people to potential health hazards.

#### 18. Aesthetics

No significant impacts are anticipated.

#### 19. Recreation

No significant impacts are anticipated.

#### 20. Cultural Resources

No significant impacts are anticipated.

#### **DETERMINATION**

This Initial Study suggests that the proposed Housing Element should not have a significant effect on the environment. Therefore, a Negative Declaration will be prepared.



